YOUR 2008 VOTER GUIDE p.95

The Magazine

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PLUS

THRIFTY HOLIDAY

MYSTICAL SCOTLAND

WHERE DID MY WORDS GO? BY JOHN UPDIKE CAMPAIGN

Williams

What he knows about John McCain and Barack Obama that you should too

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November & December 2008





If you're fantasizing about a midlife career change, don't let fear and a troubled economy dampen your dreams. Findingand doing—the work you love may be closer than you think. Here's a step-by-step plan for getting there BY SAMUEL GREENGARD PLUS: AARP's Best Employers for Workers Over 50 list



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The NBC anchor tells why he's like a kid in a toy store this election season By Joe Conason



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A Harvard doctor tells how you can boost your body's natural power to get well By Julie K. Silver, M.D.

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Beat back this disease before the damage is done by shery! Kraft

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A literary master looks back at his younger self with pride—and envy By John Updike

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When your parents' money matters become your problem By Elaine Appleton Grant



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DeeAnn Hendricks, left, doesn't play guitars—she makes them. Plus: verran film critic Judith Crist, on the movies that keep her up at night

88 Good Food Famed Italian cook

Marcella Hazan serves up a rustic lemon chicken, while her husband, Victor, writes of the life that inspired such fare 92 Journeys Two friends find joy and spiritual renewal on a trip

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40 John Updike

ARP TH MANUAL (CENTE AND MANUAL (CENTE AND MANUAL CENTE A



Campbells Prepare in minutes
Prep: 10 min. Bake: 40 min. Makes: 6 servings

Easy Chicken & Cheese Enchiladas

- 1 can (10¾ oz.) Campbell's® Condensed Cream of Chicken Soup (Regular, 98% Fat Free or Healthy Request®)
- 1/2 cup sour cream 1 cup Pace® Picante Sauce
- 2 tsp. chili powder
- 1 small tomato, chopped 1 green onion, sliced 1. Stir the soup, sour cream, picante sauce and chili powder in a medium bowl.
- 2. Stir 1 cup picante sauce mixture, chicken and cheese in a large bowl. 3. Divide the chicken mixture among the tortillas. Roll up the tortillas and place them seamside up in
- an 11x 8" shallow baking dish. Pour the remaining picante sauce mixture over the filled tortillas. Cover the baking dish.
- 4. Bake at 350°F. for 40 min. or until the enchiladas are hot and bubbling. Top with the tomato and onion.

For more recipes, visit Campbells Kitchen.com

PO9SiBiLiTies

2 cups chopped cooked chicken

6 flour tortillas (6"), warmed

1/2 cup shredded Monterey Jack cheese



Сатрвей

A Gift They Won't Forget

■ IREMEMBER one holiday season I spent alone, at a new job in Los Angeles, far away from family and friends. Rather than indulging in self-pity (an option I had seriously considered), I decided to serve turkey dinner to homeless folks on Christmas Eve. It was a heartwarming day. I remember in particular one scruffy young man, all alone and down on his luck, but with eyes agleam as he came back for seconds. "I love the stuffing!" he said with a smile. "Me, too," I said. Young or old, rich or poor, we all love the stuffing the stuffing.

This time of year we think a lot about giving. Out come the wish lists, followed by the panicked rush to the malls, (That's one reason to take a peek at "Feel-Good Gifts," page 59, with all its budget-friendly surprises.) But here's something to add to the mix: the gift of service, which may well be the best gift of all. "You, through minimal effort, can make a big difference in someone else's life," says Alma Powell, who chairs America's Promise Alliance, a nonprofit organization cofounded in 1997 by her husband, former secretary of state Colin Powell, to help children in need. "And when you give to others, you get something back yourself."



ALMA'S PROMISE
"Most people want to give back but don't know where to start," says Alma Powell, who plans to change that. Young or old, she says, "you still have something to give to your country."

Such is the inspiration for ServiceNation, a yearlong campaign that Powell and AARP chief executive officer Bill Novelli are helping to lead, aimed at creating more service opportunities for Americans of all ages. The goal is to call ordinary citizens to action, to help solve the country's chronic problems. Launched at a summit in New



WORKING ON PURPOSE Dan Buettner finds meaning by sharing his work with others.

York City on September II, it is underwritten by a grant from Carnegie Corporation of New York and presented by *Time*, AARP, and Target. "Tradi-

work with others.

tionally the spotlight has been on youth, both helping them and recruiting them to serve," says AARP chief operating officer Tom Melson. "AARP's unique contribution is to show that we have a huge resource in older people—they can help tackle the key social issues in this country. And they have problems that can be addressed by this focus on service."

What can you do to make a difference? Just about anything. Alma Powell once built a house for Habitat for Humanity with fellow Cabinet spouses. Another idea: "I'd suggest every organized group in this country take Red Cross disaster training, so if there is an emergency, we have a corps of trained volunteers," she says. Housebound? Help get out community mailings. Empty nester? A friend of mine who just saw her third child off to college now volunteers for the domestic violence hot line at vast women's center. For more ideas visit www.aarnort/Create TheGood.

Your service may bring an unexpected reward. According to writeradventurer Dan Buettner, who travels the world studying regions where people live uncommonly long lives. having a sense of purpose is linked to longevity. And, indeed, new studies show that older people who volunteer have a lower mortality risk than those who don't. To learn why, and discover how you can put meaning into your life, read Dan's story, "Find Purpose, Live Longer," on page 30. I can't think of a happier-and healthier-way to ring out 2008 and start the New Year.

Nancy Perry Graham

A message from your heart...

Your attention, please!



It's time for a wake-up call. The fact is, women are more likely to experience subtle symptoms unrelated to chest pain, like nausea and dizziness, when having a heart attack.

That's why it's important to take good care of me. So do me a favor and talk to your doctor about whether aspirin is right for you. It can help prevent a heart attack. And St. Joseph' aspirin only comes in one low 81mg dose. That's the dose most recommended by doctors for daily heart therapy.

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Listen to your heart.

Sidney Poitier represents the type of human being possible in all of us. At 81 years young, he is still beautiful, inside and out. Anyone who can say such loving words and express himself with such utter joy after his life experiences is to be admired.

-MILLIEM.R.KYLE, Philadelphia, Pennsylvania



DEB DAVIS

Norfork, Arkansas

Lucky Us at 50-Plus

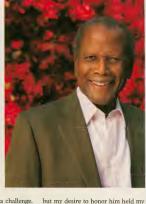
When I turned 50, I cried all day, dismayed that I was now in the same age group as my older husband, whom I mercilessly teased. But when I read the article "50 Reasons to Love Being 50+," I realized I had little to cry about and lots to laugh at. All those little reminders made me realize I had earned each one of my 50 years!

APRIL WILLIAMSON San Diego, California

You left out a few other reasons to love being over 50: people no longer view you as a hypochondriac. You no longer

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think of speed limits as a challenge. Your joints are more accurate than the National Weather Service. Your investment in health insurance is beginning to pay off. And your secrets are safe with your friends because they can't remember them, either.

STEVER. JACKSON Van Nuys, California

I would have to say the item "Because You Grew Up in an Age Before Video Games" isn't exactly fair. Kids today didn't invent the video games that preoccupy their time. These games have been around for several decades, which would mean that my generation had a part in creating this craze.

CYNTHIA POPP South Hadley, Massachusetts

Farewell, My Father

I was deeply touched by Lynn Lauber's essay about her father's death, "The Mourning Spot." It seemed that Lauber had crawled inside my head and articulated my own thoughts about losing my father. I, too, felt incapable of eulogizing the man who had been my best friend and teacher for my entire life. but my desire to honor him held my grief at bay just long enough for me to say a few words at his funeral. Dad would have been pleased.

FRANCES KLEINMAN, PH.D. Oakland Gardens, New York

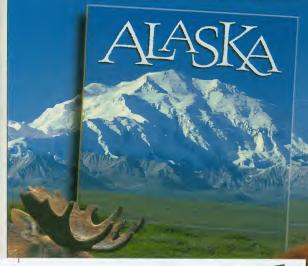
Faithful Friends

My group of friends—which consists of Jews, Christians, and Muslims from all parts of the world—meets regularly over meals to socialize, not unlike the groups meeting through the interfaith organization described in Navigators' "A Recipe for Understanding." We even have some youngsters (under 50) in our group! I never even thought about our differences until I read your article and realized how blessed we are that we never noticed them.

> STEPHANIE KIENZLE North Miami Beach, Florida

Eh, What's Up, Doc?

While your report "Why Doctors Make Mistakes" offered excellent advice, I'd like to make a suggestion: be sure to ask your physician about the most technologically advanced treatment. A doctor recommending surgery to treat



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 - c. Most likely in the next 3 years,
 - but don't know when d. Someday, but don't know when
- e. Haven't decided
- 2. Which of the following destinations have you visited in the past 10 years?
 - a. Alaska e. Europe
 b. Africa f. Mexico
 - c. ☐ Canada g. ☐ None d. Caribbean
- 3. Do you have children at home?
 - a. Yes b. No

- 4. Highest level of education attained:
 - a. High School
 b. Attended College
 - c. Graduated College
 - d. Post Graduate
 - 5. What is your age? ___ Are you interested in:
 - 6. Travel to Alaska by:

 - you own an RV? yes___ no___
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 - a. D Lodges, Resorts & Cabins
- b. Hotels & Motels
 c. Camping Facilities
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To Sidney, With Love

Sidney Poitier represents the type of human being possible in all of us. At 81 years young. he is still beautiful, inside and out. Anyone who can say such loving words and express himself with such utter joy after his life experiences is to be admired.

-MILLIE M.R. KYLE, Philadelphia, Pennsylvania

Let's not forget one of Sidney Poitier's lesser known, vet no less remarkable. films, The Simple Life of Noah Dearborn, I highly recommend the movie and its message, which resonates with Mr. Poitier's positive outlook on life. It's also a beautiful example of Mr. Poitier's acting ability and stellar choice in movie roles.

DEB DAVIS Norfork, Arkansas

Lucky Us at 50-Plus

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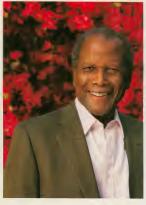
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ANCHOR'S AWAY

He's camera shy (go figure), and he digs Springsteen. Meet the real Brian Williams—and hear the jet-setting journalist's take on turning 50—in a candid, unfiltered, live-on-the-set video (www.aarpmagazine.org/entertainment).



Holiday Help

Is your shopping list becoming a holly, jolly crisis? Feeling more fear than cheer? Relax. Grab some eggnog and check out the affordable one-of-a-kind items in our expanded online gift guide (www.aarpmagazine.org/lifestyle).



A PATRIOT'S PASSION

In an emotional video, former Navy officer Rick Koca shares his most important mission: helping homeless teenagers who are living—and dying—on the streets of our nation's cities (www.aaromagazine.org/streetkids).

my mother's colon polyp confessed to never considering a far less invasive treatment I had inquired about. It was scary to think that this technique, for which my mother was a good candidate, never occurred to the surgeon.

[NAME WITHHELD]
Albany, New York

Sinking Feeling

I could relate to the terrifying story of the sinking of the M.S. Explorer ["Mayday in the Antarctic"], as our own cruise ship encountered a bad storm with 25-foot waves and high winds in those same waters. I cried with relief when I read of the rescue.

> CONNIE MORRISON Chandler, Arizona

I was on the National Geographic Endeavour, one of the two ships that steamed to the rescue when the mayday signal was sent. Our captain remarked that the Explorer, nearing its final voyage, may have chosen to remain in those beautiful waters forever, and selected that moment, when its passengers could be rescued, to end its life. To those of us who witnessed this event, this actually seemed possible.

JOHN CURTIS Heath, Texas

Defending a Doctor's Diet

As a practicing physician for more than a decade, I have used Dr. Peter D'Adamo's principles found in "The Blood Type Diet" to great effect. It should be noted that Dr. D'Adamo has spent his professional life researching the impact of diet on health. To leave Dr. Weil's assertions about the blood type diet unchallenged would be, in my opinion, irresponsible.

STEVE NENNINGER, N.M.D., N.D., C.D.N.
Port Jefferson, New York

When I was diagnosed with breast cancer three years ago, I consulted with Dr. D'Adamo. As a result, I began checking the foods I ate against the list he provided based on my blood

• Reader Rant

About half of your ten healthiest cities have median home prices that might as well be billions of dollars. Only the wealthy can afford to live in such areas. Let's face it: large parts of this country are financially out of reach to a great number of us!

-DEWITT HENDERSON
San Marcos Teyas

type. Three years later, after a double mastectomy and chemotherapy, I'm still on the diet and cancer free

CAROLAGOSTINO
Norwalk, Connecticut

It's a Shore Thing

As a former Jersey boy now living in Florida, I truly enjoyed reading Perry Garfinkel's "My Jersey Journey," Who could forget Seaside, Wildwood, Bon Jovi—and the traffic? I could feel the sand and salt when turning the pages.

ED MALINOWSKY Orlando, Florida

Choose Health

Reading "Healthiest Hometowns," you get the impression that happiness depends on where you live. There are many healthy, happy retirees in those cities that show higher levels of obesity and disease. Individual choice with regard to diet and exercise is what determines health and happiness in retirement, no matter where you live.

CHRISTITESTETT

CHRISTITESTETT

Auburn, Indiana

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If you can't afford your medication, AstraZeneca may be able to help.



IMPORTANT INFORMATION ABOUT CRESTOR® (ROSUVASTATIN CALCIUM)

Please read this summary carefully and then ask your health care professional about CRESTOR. No advertisement can provide all the information needed to determine If a drug is right for you. This advertisement does not take the place of careful discussions with your health care professional. Only your healthcare professional has the training to help weigh the risks and benefits of a prescription drug.

WHAT IS CRESTOR?

CRESTOR is a prescription medicine that belongs to a group of cholesterol-lowering medicines called statins. Along with diet, CRESTOR lowers "bad" cholesterol (LDL-C) and increases "good" cholesterol (HDL-C). CRESTOR also slows the progression of atherosclerosis in adults with high cholestorol, as part of a treatment planto lower cholesterol to goal.

WHAT IS CHOLESTEROL?

Cholesterol is a fatty substance, also called a lipid. normally found in your bloodstream. Your body needs a certain amount of cholesterol to function properly. But high cholesterol can lead to health problems. LDL-C is called bad cholesterol because if you have too much in your bloodstream, it can become a danger to your health and can lead to potentially serious conditions. HDL-C is known as good cholesterol because it may help remove excess cholesterol. Common health factors such as diabetes, high blood pressure, smoking, obesity, family history of early heart disease, and age can make controlling your cholesterol even more important.

WHAT IS ATHEROSCLEROSIS?

Atherosclerosis is the progressive buildup of plaque in the arteries over time. One major cause is high levels of LDL-C. Other health factors, such as family history, diabetes, high blood pressure, or if you smoke or are overweight, also play a role in the formation of plague in arteries. Often this plaque starts building up in arteries in early adulthood and gets worse over time.

HOW DOES CRESTOR WORK?

Most of the cholesterol in your blood is made in the liver. CRESTOR works by blocking an enzyme in the liver. Blocking this enzyme causes the liver to make less cholesterol. CRESTOR helps the liver absorb and use more cholesterol from the blood.

WHO SHOULD NOT TAKE CRESTOR?

Do not take CRESTOR It you

- make had an allergic reaction to CRESTOR or are allergic to any of its ingredients. The active ingredient is rosuvastatin calcium. The inactive ingredients are: microcrystalline cellulose, lactose monohydrate, tribasic calcium phosphate, crospovidone, magnesium stearate, hypromellose, triacetin, titanium dioxide, yellow ferric oxide, and red ferric oxide
- have liver problems
- are pregnant or think you may be pregnant, or are planning to become pregnant. CRESTOR may harm your unborn baby. If you become pregnant, stop taking CRESTOR and call your health care

professional right away are breast-feeding, CRESTOR can pass into your

breast milk and may harm your baby The safety and effectiveness of CRESTOR have not been established in children

HOW SHOULD I TAKE CRESTOR?

- Take CRESTOR exactly as prescribed by your health care professional. Do not change your dose or stop CRESTOR without talking to your health care professional, even if you are feeling well
- Your health care professional may do blood tests to check your cholesterol levels during your treatment with CRESTOR. Your dose of CRESTOR may be changed based on these blood test results
- CRESTOR can be taken at any time of day, with or without food
- Swallow the tablets whole
- Your health care professional should start you on a cholesterol-lowering diet before giving you CRESTOR.
- Stay on this diet when you take CRESTOR Wait at least 2 hours after taking CRESTOR to take an antacid that contains a combination of aluminum and
- magnesium hydroxide If you miss a dose of CRESTOR, take it as soon as you remember. However, do not take 2 doses of CRESTOR
- within 12 hours of each other If you take too much CRESTOR or overdose, call your health care professional or a Poison Control Center right away or go to the nearest emergency room

WHAT SHOULD I TELL MY HEALTH CARE PROFESSIONAL BEFORE TAKING CRESTOR?

Tell your health care professional if you

- m have diabetes, thyroid, liver or kidney problems
- are pregnant or think you may be pregnant, or are planning to become pregnant
- are breast-feeding
- have a history of muscle pain or weakness drink alcoholic beverages
- are of Asian ancestry

Tell your health care professional about all medicines you take or plan to take, including prescription and nonprescription medicines, vitamins, and herbal supplements. Some medicines may interact with CRESTOR, causing side effects. It is particularly important to tell your health care professional if you are taking or plan to take

- cyclosporine (used after organ transplants)
- gemfibrozil (used to lower chalesteral)
- fibrates (used to lower cholesterol)
- niacin (used to lower cholesterol)
- warfarin (used for thinning blood)
- lopinavir/ritonavir combination (used to treat HIV/AIDS)
- birth control pills that contain ethinyl estradiol or norgestrel
- antacids containing aluminum and magnesium hydroxide (used for heartburn) Know all of the medicines you take and what they look

like. It's always a good idea to check that you have the right prescription before you leave the pharmacy and before you take any medicine.

Keep a list of your medicines with you to show your health care professional. If you need to go to the hospital or have surgery, tell all of your health care professionals about all medicines that you are taking

WHAT ARE THE POSSIBLE SIDE **FFFFCTS OF CRESTOR?**

CRESTOR can cause side effects in some people Serious side effects may include:

Muscle problems. Call your health care professional right away if you experience unexplained muscle pain, tenderness, or weakness, especially with fever. This may be an early sign of a rare muscle problem that could lead to serious kidney problems. The risk of muscle problems is greater in people who are 65 years of age or older or who already have thyroid or kidney problems. The chance of muscle problems may be increased if you are taking certain other medicines

Liver problems. Your health care professional should do blood tests before you start taking CRESTOR and during treatment to check for signs of possible liver problems.

The most common side effects may include; headache. muscle aches and pains, abdominal pain, weakness, and nausea.

This is not a complete list of side effects of CRESTOR. Talk to your health care professional for a complete list or if you have side effects that bother you or that do not

HOW SHOULD I STORE CRESTOR?

Store your medication at room temperature, in a dry place. If your health care professional tells you to stop treatment or if your medicine is out of date, throw the medicine away. Keep CRESTOR and all medicines in a secure place and out of the reach of children.

WHERE CAN I GET MORE INFORMATION ABOUT CRESTOR?

Talk to your health care professional. Full Prescribing Information is available on www.CRESTOR.com or by calling 1-800-CRESTOR

GENERAL ADVICE

It is important to take CRESTOR as prescribed and to discuss any health changes you experience while taking CRESTOR with your health care professional. Do not use CRESTOR for a condition for which it was not prescribed. Do not give CRESTOR to other people, even if they have the same medical condition. It may harm them. Keep CRESTOR and all medicines away from children. This summary provides important information about CRESTOR. For more information, please ask your health care professional about the full Prescribing Information and discuss it with him or her.

Visit www.CRESTOR.com. Or call the Information Center at AstraZeneca toll-free at 1-800-CRESTOR.

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I Hear a Symphony

BONDING OVER THE CLASSICS-VIDEO GAMES THAT IS

THE CONDUCTOR raises his baton. A hush falls over the crowd, From the assembled orchestra come the strains of...Super Mario Bros.?

Roll over, Beethoven, and meet Video Games Live (VGL), a touring show in which top-notch local orchestras perform the music of such classic video games as Halo and Tomb Raider. Featuring costumed characters, synchronized lights, and interactive video, VGL is a fun way for symphonic-music lovers to bond with their gamer kids and grandkids.

Take retired attorney Robert Panetta, 65, of Rio Vista, Cali-

fornia, who'd been trying for decades to get his kids to attend a live classical-orchestra performance—with no luck. Then last year two of his grandchildren told him VGL would be coming to nearby San Francisco. The night of the show found a thrilled Panetts with his grandchildren, at long last in front of a live symphonic orchestra. The experience drew him into games and closer to his grandkids: "We can relate to one another on a whole other level," he says. "They explain the game characters to me, and I teach them about classical music." For information visit www.videogomeslive.com.—Dan Daley

The Keys to Success

RAMSEY LEWIS WANTS TO TEACH INNER-CITY KIDS THE CLASSICS

THE PIANO NOTES flow like a shaded stream, so it's somewhat jarring to realize that the man at the keyboard is none other than human dynamo Ramsey Lewis,

In the midst of his ten-city Legends of Jazz concert tour-sponsored by AARP-he's also devoting his energies to the Ramsey Lewis Foundation, providing classical-music lessons and instruments to inner-city students. He's convinced that these kids could really benefit from the discipline and widened horizons that result from studying and playing works by giants such as Bach and Beethoven. Still, the Grammy-winning legend knows that he's fighting an uphill battle.

"If your buddies in the neighborhood are into hip-hop and rap, and your parents say 'Go play Bach,' then it's hard," he says. "But what I'm trying to do is create a community of kids." -Bill Newcott





Events

WINNING HANDS

Even the most hardcore gamblers will likely glance up from their cards when Las Vegas's Riviera Hotel and Casino plays host to the 2008 World Juggling Federation Convention from December 17 through 23. The best jugglers from around the globe will be thrown together in a series of contests testing endurance and style. You can join a class, but don't try one of last year's winning feats: juggling nine balls at a time. We have enough trouble juggling a drink while playing blackiack (917-435-3015) www.thewif.com). -Audrev Goodson

CARRISON

Books

FIREWORKS AND SO FOURTH

Garrison Keillor, the host and writer for radio's A Prairie Home Companion, adds to his series of popular Lake Wobegon novels with Liberty (Viking), a hilarious send-up of the town's Fourth of July celebration and its beleaguered chairman. As he turns 60, Clint Bunsen has been ousted from any future role in the event because of his extravagant ideas and take-

charge ways. His auto-repair business is failing, and he's bored with his unappreciative wife. The big question: Should he declare his own independence by running off with the young Miss Liberty of last year's paradeor stick it out and run for Congress? - Diane Brown



SAME OLD SONGS



Hands-down the most heart-poundingly uplifting documentary of the year, Young@Heart, now on DVD, follows a choir of Massachusetts elders in the weeks before a big concert. The film is in turn humorous and heartbreaking; the group's jubilant new CD collection, Mostly Live, proves they're not a one-shot fluke. -B.N.

POETRY FOR THE AGES

Hit the big 5-0 and having trouble describing it? The



creators of the popular Magnetic Poetry Kits have a new collection of 240 words-on-magnets to help you put the pride and pain of your golden years into quirky verse. Using such all-too-familiar words as winkle, mortgage, bifocal, or, perhaps, wisdom, you can channel your inner poet and transform your frider or filing cabine into your own magnetic manifesto (50 Something kit; \$9.95, 800-370-7697; www.magneticpoetry.com). - 7m Magaw

GOOD NEWS AT THE GAS PUMP

At last, a way for men to get directions without actually having to ask for them! A new internet-connected system called Applause, being installed in more than 5,000 gas pumps nationwide, will allow drivers to find and print directions to a variety of local attractions.—C.J.



THE NEW LIFESAVERS

The company that made "I've fallen and I can't get up" a national catchphrase has a new gadget for aging boomers. Life Alert's latest S.O.S. device, above, left, is a watch, giving subscribers a functional and fashionable way to call for help. Available this January, the water-proof timepiece even works in the shower, where many falls occur. Irmobilized wearers simply push a button and company dispatchers contact designated helpers or emergency staff (800–360–392) www.lifealert.com).

In time, however, that watch may be replaced by a home health care robot. The uBot-5, above, right, now under development by the University of Massachusetts Amherst's Laboratory for Perceptual Robotics, can call 911 and do simple diagnostics to alert EMTs. Plus, it performs household chores (even taking out the trash) and connects to the Internet, letting long-distance caregivers see in-home action. The robot could be available for home use by 2018. —Cathle Gandel



Some Like It Hotter

WILD FOR WASABI? Hankering for jalapeño? Join the crowd. As we age, some scents become more difficult to detect and distinguish, which can affect the ability to perceive flavors. The result: a boom in demand for spicy foods. Packaged Facts, a market research group, predicts an increased use of flavors such as horseradish and chilies among older Americans, Dave DeWitt, 64, of Albuquerque, New Mexico. publishes a website on hot

eats (www.fiery-foods.com) that's especially popular with 50-plus men. And forget about processed cheese: older eaters "like bolder, sharper flavors, such as feta or Gorgonzola cheese," says A. Elizabeth Sloan, M.D., a food-trends consultant. Fortunately, sweetness is one of our most stable tastes, so keep those Ring Dings comin'.

Chili Pepper Consumption person in the United States*)

*PUNGENT OR SAYCY PEPPERS, EXCLUDING BELL PEPPERS



The Contrarian Traveler Peter Greenberg Great getaways, insider strategies,

and irresistible deals

Fly Right

WORRIED HOLIDAY AIR TRAVEL WILL BE HO-HO-HORRIFIC? FOLLOW THESE DOS AND DON'TS TO SAVE TIME AND MONEY (AND EASE SEASONAL STRESS)



DON'T fly nonstop Yes, connections add to your travel time, but as the airlines offer fewer flights. nonstops are becoming more expensive, if you're serious about saving money, consider a stop. Example: I recently went online and found a Delta nonstop from Los Angeles international (LAX) to JFK In New York City. The cost: \$729. That same trip dropped to \$505 with a stop in Atlanta. Likewise, a nonstop flight from Chicago to Orlando on United cost \$489. It's \$388 If you stop in Washington, D.C. Just give yourself at least an hour and 45 minutes between flights so you don't miss your connection.

DO fly on holidays If you want to fly direct and still save some cash, book the first flight of the day on Thanksglving morning. Chances are, you'll save a bundle.



DO avoid the major airports

Look for alternatives-vou'll save time and money, and avoid holiday chaos, Going to San Francisco? Consider Oakland Internationalit's close by, less crowded, and less likely to be affected by Bay Area fog. My secret airport in the New York City area: Islip MacArthur in Ronkonkoma, Long Island. From the airport it's an 80-minute Long Island Railroad trip to Penn Station (not a whole lot longer than a cab ride from JFK to the city). For info

DO pamper yourself At 10 Minute Manicure you can get your nails done or a quick massage, Look for the company at Washington Dulles and JFK, among other airports (866-530-5110; www.10minute manicure.com), Or, try XpresSpa: It has 36 airport locations (212-750-9595; www.xpresspa.com).

go to www.alternatealrports.com.



DON'T check bags I haven't checked a bag on a domestic flight In years, Instead, I take my luggage to FedEx and pay for shipping to my hotel. The cheapest way to do this: FedEx ground service. You can send a 40-pound sultcase with threeday ground service, one way, from New York City to Miami, for under \$30. New York City to Los Angeles. which takes four days, is about \$42. Most airlines now charge \$15 to check one bag, \$25 for the second. so the ground fees are comparable.

DON'T follow the crowd Early morning flight? If a friend drops you off, don't go to the departures level. Another option: If you're not checking bags, go to the arrivals area. No one's there at 6:30 in the morning. and you'll save at least ten minutes In traffic, if you return on an evening flight, have your friends pick you up at the departures level.



Quick-Use Your Miles! Redeeming frequent-flier miles is tough, but between now and late February (excluding Christmas blackout dates), you'll have a better shot at cashing them in. The winter is a slow travel period, and many folks are staying home, so seats will be plentiful on flights to Europe and Asia.



POWERFUL ENOUGH TO PULL THE ENTIRE TRUCK INDUSTRY IN A WHOLE NEW DIRECTION.





THE ALL-NEW DODGE RAM. NEVER BACK DOWN FROM A CHALLENGE

Shopping for a **Health Discount**

Q: I may need to leave my job next year, but at 58 I'm not yet eligible for Medicare, How can I get a group rate on health insurance?

A: Individual insurance for anyone under 65 is so expensive-especially if you have a health problem-that it's a major reason people stay in the workforce. Before you leave a job, check the rates you'd pay under COBRA, the federal law that allows you to extend your last employer's policy for up to 18 months or more. Those rates, which include the amount your company paid, can be a shock-on average, \$4,500 a year for singles and \$12,100 a year for families.

Professional, fraternal, and social organizations sometimes offer more affordable group rates to members.

Your next best chance at a break comes if you start your own business. Your local chamber of commerce may offer group plans for area business owners. Group purchasing alliances-small businesses that band together to buy insurance-are an increasingly popular

Percentage of adults recently in the market for health coverage who didn't find a policy they could afford-and did without

option. Check with your insurance for the rules on joining or forming an alliance. Some states

state department of allow businesses with as few as two employees-that's the owner plus one-to buy at group rates. Also, members of the National Association for the Self-Employed (800-232-6273; www.nase.org)

have access to group plans, If groups don't work for you, you'll

pay more. While premiums depend on coverage limits and vary widely, a recent report by America's Health Insurance Plans pegs private insurance for singles 55 to 59 at about \$4,300; family rates average almost \$7,900. The figures suggest skimpier plans than under COBRA, And they don't even count the 22 percent in this age group who were denied private coverage altogether. As a last resort, most states run a high-risk pool with guaranteed coverage that can cost \$12,000 or more for someone your age. For help finding the right plan, check out the state-by-state guide at www.healthinsuranceinfo.net and get to know your state's insurancedepartment website, -Walecia Konrad

Giving I

YOURSELF HAPPY



It turns out money

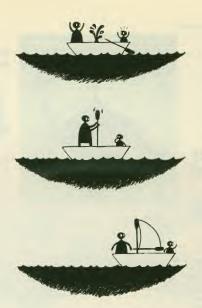
can buy happiness. But there's a catch. You have to spend It on others."We're significantly happier when spending prosocially"-on gifts or charlty, says the University of British Columbia's Elizabeth Dunn, Ph. D., who led a survey of 600 Americans. The difference was seen at all income levels and even when volunteers were given five bucks and a random assignment to spend it either on themselves or on others. Plus, says Dunn, the good feeling lasts six to eight weekslonger than that glow from your vacation. -Gina Roberts-Grev

Giving II



Want to bankroll a small business overseas? At Kiva (www.kiva.org) it takes only a \$25 microloan to finance the venture of your choice, be it a seamstress in the Dominican Republic or a baker in Afghanistan. Launched three years ago by Matt and Jessica Flannery, Kiva as of August had attracted more than 300,000 investors, who

have fronted interest-free loans of about \$38.5 million. The payback rate is above 98 percent, with most loans repaid within one year. And then you can lend the same \$25 again! - Janet Kinosian



When you're prepared, you can move forward in life.

When you're financially secure, it's easier to reach your goals. At Genworth Financial, we see insurance as a way to kelp you achieve financial security. That's what it means to Think It Possible: Visit genworth.com for more information.

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Ron Burley Get the value you deserve and never get ripped off

Call That a Leg Up?

Q: A few months ago, looking for a way to promote my woodworking business, my wife and I attended a workshop run by StoresOnline.

For \$2,700 they promised us all the help we needed to set up a sales website. But once they had our money, they ignored us. Our site doesn't work right, yet we can't get help from customer service, and salespeople constantly call asking us to spend thousands more on upgrades. We asked for a refund but were denied. Can you help?

-LARRY SMITH Vancouver, Washington

A: StoresOnline says it provides "the tools and training Internet merchants



need to compete and win." Yet sites created with its guidance are nothing special, GoDaddy.com offers a comparable e-commerce site for \$50 a month.

StoresOnline was hard to reach. It took RECOVERED 30 minutes to get through to customer service, and those I spoke with were \$2,700 no help. When I e-mailed the parent company, iMergent, the return call came from its general counsel, Jeffrey Korn, who denied any use of high-pressure sales tactics and added that the company has twice sued telemarketers for misren-

resenting themselves as being from StoresOnline. Businesses don't like to create broad precedents for refunds. Sometimes you

need to give someone an excuse to make a decision in your favor. Your understandable confusion over who was calling you gave me the opening I needed to plead your case. Korn phoned a few days later to say that StoresOnline would grant

Read Ron Burley's journal at www.aarp.org/money, where there's also a new On Your Side column every two weeks.

a full refund. ■

Oh Really?

Wrap in a Snap



THE PRODUCT Hallmark Adhesive Gift Wrap, \$4.99 for 25 square feet, at Hallmark Gold Crown stores.

THE CLAIM The paper, with a low-tack adhesive on one side. eliminates the need for tape, "If you can use a sticky note, you can use adhesive gift wrap," says spokesperson Susan Klopfenstein on a demo video at www.hallmark.com

THE TEST The paper can be tricky to unroll, as it may cling to itself-or you. But with a little practice, wrapping a gift box is satisfyingly simple. The paper anchors the box. If you see air pockets, simply unpeel and try again. Clear seals (yes, tape of a sort) that come with each roll let you affix any loose ends.

THE VERDICT You wouldn't want to wrap a naked teddy bear with it, but for anything in a box (or just boxy), wrapping paper that sticks to itself is a brilliant idea, And for scrimpers, there's this plus: the hefty. wrinkle-resistant paper is reusable. - Roxana Hadadi and Timothy Magaw

SMALL-BUSINESS RESOURCES

SMALL BUSINESS ADMINISTRATION (800-827-5722; www.sba.gov) The SBA website can aid you in choosing a vocation that fits your needs and lifestyle, in writing a business plan. and in hiring your first employee.

SCORE (800-634-0245; www.score.org) Formerly known as the Service Corps of Retired Executives, this nonprofit group has helped nearly 8 million small-business owners get on their feet.

INC.COM (www.inc.com) Inc. magazine's website covers everything from how to attract investors to how to judge a franchise opportunity. The site also includes an extensive list of free start-up guides.





Avoiding Sugar? Funny, so are we.

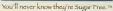
















Frugal Workouts

GOOD HEALTH IS PRICELESS, BUT EXERCISE DOESN'T HAVE TO COST YOU AN ARM AND A LEG



FEELING the pinch of a sagging economy? Then you're

probably taking a hard look at monthly expenses, such as gym fees. But you don't have to give up exercise completely. Fitness can be low-cost, even free.

SAVE ON DUES

Look for a no-frills gym Planet Fitness (www.planet fitness.com) has cardio and weight-training equipment but no classes. The fee: as little as \$99 a year. Ask for a discount-and keep asking Most International Health, Racquet and Sportsclub Association

(IHRSA) clubs offer price reductions several times each year. You may also be eligible for group discounts through your work, school, or association memberships. so be sure to ask. Seek low-cost classes Great sources for affordable exercise groups: the YMCA (www.vmca.net), which has reduced rates for those who qualify; a community center or house of worship; or your public pool.

WORK OUT AT HOME Repurpose your bicycle For cut-rate cardio, put

your bike's rear wheel on a training stand and create a stationary bike.

Recently on eBay, a used stand went for \$43. Garden, rake, or mow the lawn A handy activity calculator at www.aarpfitness.com gives the calorie burn for a number of everyday tasks. If you're raking or digging, remember to switch sides to get an even workout. Barter for training sessions Have a friend who's a personal trainer? Think about what you can offer in exchange for working out together: anything from building a bookcase to catering a meal to doing your trainer's taxes. Get deals on equipment Troll Craigslist or the classifieds for bargains, Elastic bands add resistance without subtracting dough: they're less than \$15 new. Form a workout club Get together with two friends and work out to a DVD. If you each buy one, you'll have three different workouts to rotate. Scale some steps Miss the StairMaster at your old gym? Make like Rocky and climb real steps-at a normal pace, you'll burn about 400 calories an hour. Walk and talk While you may not walk quite as fast with a friend as you would by vourself, vou're likely to walk farther. Catch a class on TV Some popular, frequently broadcast exercise shows: Sit and Be Fit. Wai Lana Yoga. and Classical Stretch: The Esmonde Technique. See www.locatety.com for

schedules in your area.

-Susan Crandell

At-home Muscle Toner

Slow Squat Full-Body Combo

Leading exercise researcher Wayne Westcott, Ph.D., suggests this exercise to strengthen the upper and lower body.



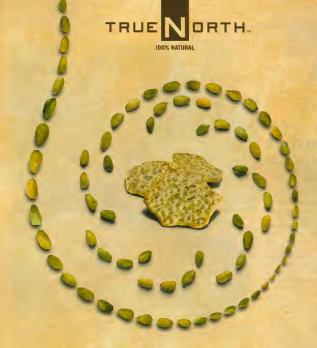
half squat with your knees bent and hins flexed, as if you were sitting in a chair. Hold dumbbells (2 to 4 pounds each for women: 6 to 10 pounds each for men) in preparation for a curl.

leg muscles to rise, while curling dumbbells, then pressing them overhead. Take 10 seconds to complete the move. When vou can do 12 reps easily, increase the weight. -S.C.

2)Use your



program and easily chart your progress. The Life Fitness Ultra Digital Pedometer (\$29.99 at CVS/pharmacy) comes with software that creates printable graphs (800-746-7287: www.cvs.com). -Audrey Goodson



The story of a simple nut. Made extraordinary.

Everyone has a passion — a true north. Ours is turning a simple nut into an extraordinary nut snack. The cracker-like Pistachio Crisps start with a simple pistachio and are baked to light-tasting, airy perfection with pistachios you can see, taste and crunch. 100% natural, nothing artificial.

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Leslie Baumann, M.D. Taking the guesswork out of skin care-what works, what doesn't

Beauty

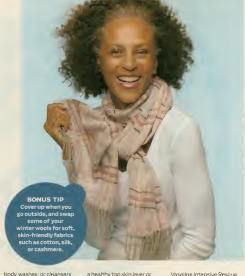
Moisture **Miracles**

BEAT BACK THE DRY-SKIN SCOURGE

WINTER'S COLD, brisk air may be great for an energy boost, but it can totally sabotage efforts to get your skin in dazzling condition for the holiday season and beyond. As temperatures plummet, so does the humidity, and the dry air that follows literally sucks the moisture from your skin. The fallout can be maddening: tight, dull, rough skin that can get red and itchy and, in extreme cases, crack or even bleed-signs of a more serious problem, such as eczema, that may require a doctor's attention. But there's plenty you can do, and choosing the right moisturizing products, and using them in the right way, is the critical first step.

Cleansers and Soaps

Avoid foaming body washes and cleansers, bubble baths, and harsh bar soaps, as many contain detergents, such as sodium lauryl sulfate, which will strip your skin of natural oils. Instead, try soaps made of olive oil or other natural ingredients: gentle milk cleansers and



body washes; or cleansers with "oil" in their namesbest for very dry skin. But don't forget the old classic: cold creams, like Pond's, are terrific for removing dirt and makeup from superdry skin. And for moderately dry skin, opt for cleansers such as those made by Aveeno, Dove, and CeraVe.

Facial Creams and Lotions Look for products with glycerin, shea butter, ceramides, and stearic acid-all are rich moisturizing agents that go the extra mlle to maintain

a healthy top skin layer or repair a damaged one. Such hydrating powerhouses can be found in products like Klnerase Ultra Rich Night Repair and Dove Pro-Age moisturizers. Remember to apply these while your skin is still damp-after you wash your face or you shower.

Body Lotions Use a bath oil when you bathe or shower. and resist the urge to linger in hot water-another way to quickly strip out natural oils. Then seal in the moisture with superrich products such as

Moisture Locking Lotion and moisturizing creams by Cetaphil and CeraVe, For extradry hands-a common winter problem that can lead to cracking-use Vaseline petroleum jelly at night, then cover your hands with cotton socks or gloves. And make sure you use rubber gloves when you do the dishes.

Leslie Baumann, M.D., Is a dermatologist at the University of Miami School of Medicine. Be sure to check with your doctor before beginning any new skin-care regimen.

Squash the Superbugs

WHEN IT COMES TO STAYING HEALTHY, KNOWING YOUR ENEMY IS HALF THE BATTLE. HERE'S HOW TO DEFEND YOURSELF AGAINST DRUG-RESISTANT INFECTIONS



Methicillin-resistant Staphylococcus aureus (MRSA) can live harmlessly on the skin. But when it gets into the body, it can wreak havoc, causing fever, chills, and a full-body rash, among other symptoms. In healthy people, a properly treated infection is usually confined to the skin around a cut or a scrape. Those who have weakened immune systems or are recovering from illness should take extra precautions, however.

Best Defense

WASH UP Keep hands scrupulously clean (see sidehar for tips). If you're in the hospital, ask visitors and does to wash their hands when they enter the room. BRING YOUR OWN SHIPS Shared facilities are high-risk MRSA environments. Tote your own tools to manicure appointments, and wear flip-flops in the gym shower. And pack two towels—one for machines and a second to dry off with. DON'TPICK Wash cuts and scrapes well; cover them until they're fully healed.

Cali the doc if...

...YOUR SKIN DEVELOPS PUS-FILLED PIMPLES OR BOILS. MRSA is resistant to penicillin and certain other antibiotics but can be treated with other drugs.

The Clostridium difficile bacterium strikes at the gut, triggering severe diarrhea. It lives harmlessly in many people's intestines, held in check by other bacteria, says Patricia Raymond, M.D., an assistant professor of clinical medicine at Eastern Virginia Medical School. "When strong antibiotics wipe out what we call these 'friendly flora,' C. difficile can proliferate."

Best Defense

KEEP CLEAN Frequent hand washing helps. And if you're bed-bound in the hospital, keep a hand-santitzing gel nearby for your own and others' use.

DON'T BE PILL HUMBRY Antibiotics can be lifesavers for those who need them. But if your doctor says they probably won't help you, don't insist on a prescription. ADD FRIENDLY FLORA If you do need an antibiotic, ask your doc about a probiotic, helpful yeast called Saccharomyces boulardii (commonly sold under the brand name Florastor).

Call the doc If ...

...YOU DEVELOP DIARRHEA that lasts longer than 24 hours or is accompanied by weakness, a racing heart rate, or blood in the stool. —Melissa Gotthardt



What they didn't teach you in kindergarten



 Use warm water Excessively hot water is hard on your skin, and cold water inhibits the sudsing of soap.



2) Don't sweat the soap You don't need to kill germs with pricey antibacterial soap. Just dislodge them with a good lather.



3) Hit the hot spots Soap up every millimeter of skin, including the thumbs, the backs of the hands, and the undersides of nails.



4) Rinse repeatedly
Use running water, and
lots of it, to remove
every last trace of suds
(and germs).



5) Save your work
Faucet taps can be
loaded with germs.
Use a paper towel to
shut off the water.—MG.





Happily Ever Laughter
Yakov Smirnoff
Heal the rifts with those you love—
and keep your sense of humor

Her Dread to Wed

Q: I'm a 58-year-old woman who has been divorced for ten years. My ex-husband remarried shortly after we split up, and my children have always encouraged me to find a new partner for myself. Since then, I have been fortunate enough to have had two marriage proposals from wonderful men, but I've never quite made it to the altar. I love the idea of being married again, so why do I always get cold feet? —FROSTBITTEN

A: The easy answer: For cold feet, try wool socks.

Seriously, it would be easy to say you may have a crippling fear of failure, But here's a different perspective: instead of failure, perhaps you fear success. Let me explain. A lot of people simply do not feel deserving of having a good thing. So they subconsciously sabotage great opportunities. For example, many people who win multimillion-dollar lotteries end up losing that fortune in just a couple of vears. They might invest their money in a collection of rare 1980 Ford Pintos. complete with fire extinguishers, or premium swampland in Arizona. I would suggest they subliminally do not believe they deserve to be wealthy.

Or, you might be rejecting change, without even knowing it, to ensure that you live the life you are accustomed to. Some things about being single are hard to give up: cold pizza for breakfast, walking around in a bathrobe with curlets in your hair, and, on Saturday night, watching

Joke

Adam and Eve had the most perfect marriage in history: Eve never talked about her old boyfriends, and Adam never bragged about his mother's cooking.



Ask yourself, do you feel deserving of a healthy, joyful marriage full of love and laughter to a supportive, wonderful man? A heartfelt "I do" here could lead to an everlasting "I do" at the altar. Why not invite a couple of friends over and have evervone make a list of ten positive qualities-such as kindness, flexibility, or thoughtfulness-that make each of you uniquely you. Soon you'll see the valuable contributions you can make

to another person. Henry Ford once said.

"Whether you think you can, or whether you think you can't, you're right."
At least one of those wonderful men who proposed to you may still be waiting with a ring. With that new conviction of yours, perhaps you can offer one of them

Comedian Yakov Smirnoff has a master's degree in applied positive psychology from the University of Pennsylvania.

your warm hand...instead of

vour cold feet.

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A brain scientist's cerebral shutdown gave her a mental breakthrough—and a happier life

 In her bestselling memoir, My Stroke of Insight (Viking, 2008), Harvard-trained brain researcher Jill Bolte Taylor, 49, tells of the rare form of stroke she suffered in 1996 that shut down the left hemisphere of her brain (where language, logic, and linear thought are based). For months she was unable to walk, talk, read, write. or recall the events of her life. Remarkably, this shutdown-and silencing of mental chatter-left her in a state of bliss. After eight grueling years of rehab, she regained full brain function yet could still access at will what she describes as a state of complete peace and well-being.

Q: Can a person tap into this bliss without suffering a stroke? Absolutely! When you're really paying attention to the richness of the present moment, that's right-minded awareness. The left hemisphere is preoccupied with past and future,

projecting fears, contemplating ideas that aren't relevant to the here and now. Once you realize you have these two different brains, you can learn to choose. moment by moment, how you want to live. Of course, you do need the push as well as the pause to function properly. O: "The push as well as the pause"? I use the tools of the left hemisphere to push into the world, but as soon as it becomes stressful, I can feel that in my body, and I switch to the right hemisphere to pause. I may prefer the pause because it feels better. I'm more joyful, cooperative. People like me better. As I recovered my skills, I consciously chose not to let that left-brain circuitry dominate again. Stress is a frame of mind. If I'm in traffic and there's no solution in sight, I relax and enjoy the few moments I have. Standing in line at

the store, I observe rather than engage. You can say, "If I pull the plug on this circuit, I don't have to think [stressful] thoughts anymore."

O: How can the rest of us learn to pull the plug? One way is to use your senses to pay closer attention to your environment. What does the air smell like? What are the sounds, the colors? What's happening in the distance? Take a walk outside and don't focus on details. The other great thing is to awaken your body by jiggling your head, your shoulders. I guarantee you'll feel different after three minutes. You're pumping the nervous system, encouraging the cerebral spinal fluid to move around. Or try dancing, O: How do you spend time these days? I work on brain-cancer cases, particularly with children who come for NIRVANA "I feel like a genie liberated from a bottle." says Taylor, above, of her new awareness. proton radiation therapy, at the Midwest Proton Radiotherany Institute in Bloomington, Indiana. During the spring

I teach neuroanatomy at Indiana University School of Medicine, Then there are many keynote speeches at medical conferences

O: You haven't exactly slowed down. I do have a very busy schedule, but it's filled with what I love to do. I'm a teacher at heart, helping others get their brain to do what they want it to do. Down the road I want to do educational programming that will teach children how to tend the gardens of their minds from a younger age. -Mark Matousek



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 For 77 years Marge Jetton had identified herself proudly as a doctor's wife and found meaning in the work she did to support her husband, James. Their partnership was magical, says Marge, a former nurse, but it all ended abruptly the morning Marge found

James on the bathroom floor of their Loma Linda, California, home, the victim of a fatal fall.

Marge grieved for a few months, then regrouped and got back to the business of living: she started volunteering again at her church, worked as

a fundraiser for a gospel radio program, and delivered used magazines to elderly hospital patients, "I realized the world wasn't going to come to me, so I went back out into the world," Marge recalls, "I reconnected with old friends and felt satisfaction from helping the community. I guess you could say

that I recharged my purpose batteries." That was five years ago. Today, at 104,

Marge says she owes her can-do vitality to her religious faith and her fervid belief that as long as she's around, she can make a difference.

A growing body of research suggests she may be onto something. A 2005 study that followed 12,640 middleaged Hungarians found that those who felt their lives had meaning had significantly lower rates of cancer and heart disease than did those who didn't feel this way. Another study of some of

DIVE RIGHT IN Finding that "something more" in your life can mean a big health boost. the world's most long-lived people, the Blue Zones project, discovered that having a sense of purpose-or "having

a reason to get out of bed"-was a common trait in many of the world's centenarians. (That project, spearheaded by this writer, tracked the lifestyles of people who had lived past 100 in Okinawa: Costa Rica: Sardinia: and Loma Linda. California-and will soon extend its research to a tiny Greek island. See "A Healthy Adventure," page 34.)

"People who feel their life is part of a larger plan and are guided by their spiritual values have stronger immune systems, lower blood pressure, a lower risk of heart attack and cancer, and heal faster and live longer," says Harold G. Koenig, M.D., professor of psychiatry and behavioral sciences at Duke University Medical Center, who has studied the phenomenon broadly. The benefits extend into other realms. adds Deepak Chopra, M.D., bestselling



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Find Purpose, Live Longer

Add years to your life-by adding life to your years By DAN BUETTNER

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doctor's wife and found meaning in the work she did to support
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author and cofounder of the Chopra Center for Wellness in Carlsbad, California, "Purpose gives you fulfillment and joy," he says, "and that can bring you the experience of happiness."

Chopra and others say there's no magic bullet to provide that "something more" in your life, but there are promising paths you can take in your search.

Keep working

A job is probably the easiest way to help you feel your life has purpose, so consider staying with it as long as you can, says Robert N. Butler, M.D., founding director of the National Institute on Aging and author of The Longevity Revolution: The Benefits and Challenges of Living a Long Life (Public Affairs, 2008). Even if your job is not the greatest, Butler notes, "accomplishmentand, most important, income-can provide an ongoing sense of purpose." But there's more, A European study that tracked 16,827 Greek men and women for 12 years found that those who retired early had a 51 percent higher mortality rate than those who kept working. And according to a 2005 study that followed 3,500 Shell Oil employees, those who retired at 55 were twice as likely to die during the next ten years as people the same age who continued to work.

Take stock of yourself

If you're struggling to bring your purpose into view, Richard Leider, life coach and author of Something to Live For: Finding Your Way in the Second Half of Life (Barrett-Koehler, 2008), suggests making a list of what you consider your gifts, values, and passions, then identifying your top quality in each category. Together, he says, the three can help reveal your calling-a formula he describes as G+V+P=C. Chopra says he leads his clients in a similar exercise that includes questions such as: How do I feel when I have a peak experience? What are my unique skills? Who are my heroes throughout history? If I had all the money and time in the world, how would I use my talents to serve humanity? Then he takes his clients through



What have you always wanted to do but thought you couldn'tsomething you really care about?

silent meditation, and often, he says. because of "correlations that take place in the subconscious," they achieve some clarity and insight.

Another approach is to journal. Gregory A. Plotnikoff, M.D., medical director for Abbott Northwestern's Institute for Health and Healing in Minneapolis, says this can be especially effective after a major life change that leaves you feeling lost, "When a spouse dies, you retire, or your kids leave home, you interrupt your personal story," he says. If you can figure out how this episode fits into the plot of your life, you'll be one step closer to seeing its purpose-and yours, Plotnikoff suggests writing in a journal for a few days, at least 30 minutes a day, about crucial events in your life and how they made you feel. "Discovering purpose is like uncovering patterns," he says. "If you understand the first chapters of your life, you're in a better position to write the next chapters. We all need to be part of a bigger story."

Find your flow

Mihaly Csikszentmihalyi, former chairman of the Department of Psychology at the University of Chicago, spent most of his 40-year academic career studying quality of life and enjoyment. He believes we find fulfillment in activities that develop a skill, challenge us, and provide ongoing feedback. He calls this "flow." "Mountain climbers have an easy goal: to get to the top. But getting to the top is not the purpose," explains Csikszentmihalyi. "Real climbers are not that interested in the top. They take two pictures and come back down. What makes mountain climbing purposeful is the challenge with each step-focusing attention, seeing what you're doing right and wrong with each step. You have to

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5 Tips For Creating Your Own Comfort Zone



With today's busy lifestyles – from work to caring for family members and socializing with finends – it can be easy to forget to take time out for yourself. Here are 5 ways to create a personal zone of comfort that focuses solely on you.

I. Create a Relaxing Space

Fashion an environment to ease your senses. Surround yourself with scented candles, which provide calming aromas and gentle lighting. Tranquil colors can also give your eyes a break after a long day of work.

2. Maintain Healthful Eating Habits
Be sure to get your daily allowance of all major food
groups, and limit sugars and fats. A balanced diet equals
a healthy lifestyle and an overall feeling of well-being.

3. Practice Yoga

Find a beginner class in the neighborhood or a DVD at the library. Yoga energizes the body and calms the mind, which can help alleviate stress.

4. Pamper Yourself

Take time to indulge your senses and relax with bath salts and aromatherapy lotions. Or treat yourself to a cleansing mud mask. You deserve to feel renewed and refreshed!

5. Stock Up on Softness

Always have plenty of soft pillows, plush blankets, and thick towels around so you can be extra cozy. Most importantly, keep Quilted Northern® bath tissue on hand for a clean and comfortable feeling.

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:::: Mind and Body :::::

be able to see that if you've taken ten steps, you are a little higher up."

Csikszentmihalyi thinks a good way to find flow is to think about what you've adways wanted to do but thought you couldn't—ideally something you really care about. It could be researching your heritage, working on a community quilt, building model trains. Like climbing a mountain, purposeful activity should engage your abilities and require effort.

Explore religion

The correlation between religious faith and health has been analyzed in more than 2,200 studies over the past few years, says Koenig, of Duke, and some suggest that believing in a higher power can boost more than just the spirit. While scientists still don't have a dependable method for measuring faith, research shows that people who attend church, temple, or mosque at least four times a month are less likely to engage in risky behavior, be depressed, or feel chronic stress. The faithful live longer, too. One 1999 study, published in the journal Demography, tracked 20,000 Americans and found that white people who regularly attended church lived an average 7 years longer than their nonchurchgoing counterparts. and black people lived a remarkable 14 years longer. Koenig explains that people who believe in God often feel that that in itself is the reward that gives life meaning, "It's the sense that God has a purpose for humanity and for all of creation, and that each of us has a special role in that divine plan," he says,

Volunteer

It's not news that lending a hand can make you feel good about yourself and your life. But research now suggests that older people who give back have better physical and mental health and a lower mortality risk. One study published in the Journal of Urban Health found that volunteers ages 60 through 86 who helped in Baltimore public elementary schools outscored their nonparticipating counterparts in both physical and cognitive ability. The key is to volunteer in ways that seem meaningful to you, says Butler, of the National Institute on Aging, (Scores of such opportunities can be found at www.aarp.org/create thegood and www.volunteermatch.org)

For Marge Jetton, volunteering still has its place, even in the retirement home where she now lives. After every meal, she happily reports, "I make the rounds to my friends and collect their empty bottles and cans." Then, she says, "I give them to a lady who recycles them for cash. She's down on her luck and could use a hand."

Dan Buettner is an explorer, writer, and Guinness world-record holder whose latest book is The Blue Zone: Lessons for Living Longer From the People Who've Lived the Longest (National Geographic, 2008).

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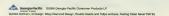
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Reduce Your Diabetes Risk

Millions of Americans have dangerously high blood sugar—and most don't know it. Here are steps you can take to stay healthy by SHERYL KRAFT

 For years Steve Segerman's doctor had warned him to lose weight. But the New Jersey insurance sales representative had other priorities. Faced with mounting career pressures, Segerman, a selfconfessed emotional eater, turned to fattening comfort foods such as chips and cookies.

Then, at 53, Segerman was diagnosed with elevated blood sugar, the mark of a little-known but surprisingly common condition called prediabetes, Still, he let the weight stay on. "I didn't see any obvious health issues related to my weight gain, even though they were right in front of me," he says,

But six months later, blurry vision and fatigue sent Segerman back to the doctor's office, where another blood test revealed his condition had progressed to full-blown type 2 diabetes. That's not unusual: people with prediabetes are as much as 15 times more likely to develop type 2 diabetes than are people who have normal glucose levels. And that means they're 15 times more likely to suffer the heart and kidnev disease, eve problems, and other complications that diabetes can cause.

If Segerman had taken steps earlier to lose weight and exercise, he might have avoided getting diabetes. But it still wasn't too late to turn things around. He changed his diet, shedding more than 20 pounds, and began exercising regularly. At least three days each week, he walked, either on a treadmill or on local roads. His symptoms abated, his blood sugar levels moved closer to normal, and his diabetes was brought under control. Says Segerman, "It's amazing that doing so little can do so much."

About 57 million Americans have prediabetes-and most don't know they have it. While everybody's blood sugar goes up after eating, those with prediabetes have blood sugar levels that go up



considerably higher than normal and often remain so long after eating. That's a concern, because the physical damage of elevated blood sugar begins well before the condition reaches the level at which diabetes is diagnosed. This is why doctors are focusing more and more on discovering high blood sugar early-and on controlling blood sugar to keep it in the normal range. "The earlier you treat it, the lower the rate of complications,"

says Om P. Ganda, M.D., associate professor of medicine at Harvard Medical School and senior physician at Boston's Joslin Diabetes Center.

So are you at risk for prediabetes? If you're an average American over 45, you probably are, especially if you answer yes to any of the following questions:

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Reduce Your Diabetes Risk

Millions of Americans have dangerously high blood sugar—and most don't know it. Here are steps you can take to stay healthy by SHERYL KRAFT

 For years Steve Segerman's doctor had warned him to lose weight. But the New Jersey insurance sales representative had other priorities. Faced with mounting career pressures, Segerman, a selfconfessed emotional eater, turned to fattening comfort foods such as chips and cookies.

Then, at 53, Segerman was diagnosed with elevated blood sugar, the mark of a little-known but surprisingly common condition called prediabetes. Still, he let the weight stay on, "I didn't see any obvious health issues



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that helps your body metabolize sugar and get it out of your bloodstream. And body shape is a significant factor; you're at higher risk if you're apple-shapedstoring fat around the middle-rather than pear-shaped.

ARE YOU INACTIVE? It's not just that people who are sedentary are likely to be overweight. Exercise actually helps your body use insulin and process glucose. In fact, a lack of exercise impedes this process.

ARE YOU GENETICALLY PREDIS-POSED? If you have a parent or a sibling who has type 2 diabetes, this increases your risk for developing prediabetes. In addition, the condition is more common among certain ethnic groups: African Americans, Latinos, American Indians, and Asian Americans.

ARE YOU NUMERICALLY PREDIS-POSED? Your risk of prediabetes rises if you have high blood pressure, low "good" HDL (high-density lipoprotein) cholesterol (35 milligrams per deciliter or less).

•THE KITCHEN CURE

Most Americans with prediabetes eventually develop the full-blown disease, but that doesn't mean you have to. Simple food choices as part of a weight-loss plan can help bring your blood sugar under control.

Researchers now say that eating patterns, rather than specific "good" or "bad" foods, help determine whether a person gets diabetes. People whose diets frequently include whole grains, fruits, nuts, and low-fat dairy products have a diabetes risk 15 percent lower than people whose diets don't, according to a new study reported in Diabetes Care. By contrast, those who regularly eat refined grains, red meat, and high-fat dairy-even in combination with good-for-you tomatoes and beans-have an 18 percent higher risk. The eating patterns seem to be the culprit.

So how do you change your eating patterns to lose weight and stay healthy? Here are some tips from the experts:

Mind your meat

Eat small portions of meat, and select lean cuts such as nork loin. or sirloin. Remove the skin from chicken

and turkey. · Go whole When it comes to grains, the browner the better. Swap foods made with whole grains for those made with white flour:

use brown rice instead of white.

. Pour it on When cooking, use liquid fats such as olive oil or canola oll instead of solid fats like butter or margarine.

· De-sugar your drinks Substitute water and diet soft drinks for regular sodas, fruit punch, and other sugarsweetened drinks.

· Skim the fat When

eating dairy products. stay away from full-fat cheeses and milks; good replacements are skim. milk, nonfat yogurt, and nonfat cheese. · Go for greens Eat a

variety of vegetables and fruits each day, and make sure to include dark green, leafy vegetables. -S.K.

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or high triglycerides-fats-in the blood (250 mg/dL or more),

If you're at risk, it's important to be screened before you experience symptoms of prediabetes. If you've already developed symptoms-such as excessive thirst, frequent urination, and slow healing of sores-it's even more important to be tested, "If we just wait for people to come in with symptoms, the body's machinery is so messed up that it's hard to do a good job with treating the illness," explains John Buse, M.D., Ph.D., president, medicine and science. of the American Diabetes Association and professor at the University of North Carolina School of Medicine.

The standard screening test—a fasting plasma glucose test-measures blood sugar first thing in the morning, before breakfast, A more sensitive test, the oral glucose tolerance test, measures blood sugar both after fasting and two hours after consuming a glucose-rich drink. The manufacturer of a third-and simpler-test for diabetes and prediabetes is expected to seek FDA approval within the next six months; the VeraLight Scout system would use ultraviolet light to detect markers of diabetes and prediabetes in a patient's skin, with no need for fasting or having blood drawn.

If you've had a screening test and your blood sugar was normal, guidelines suggest that you should have it checked again in three years. If your blood sugar was elevated, your doctor will probably recommend lifestyle changes. A typical recommendation would be to reduce your weight by 5 to 7 percent and to add physical activity: 150 minutes of moderate aerobic activity, such as walking, biking, or swimming, plus two or three weight-training workouts per week. What's more, your physician might prescribe an oral diabetes drug to help your body process glucose more efficiently.

Want proof that being proactive will pay off? The Diabetes Prevention Program, a large study carried out by the National Institutes of Health, showed that lifestyle changes and medication can dramatically reduce the progression of prediabetes to type 2 diabetes, And, interestingly, lifestyle changes worked even better at preventing the disease than medication did; people 60 and older who made lifestyle changes reduced their risk by 71 percent.

So if you are at risk of prediabetes or if you already have it, heed the lessons of Steve Segerman's case. No matter how busy you are, it's worth making the time to take care of your health. This is one instance where-with discipline and with luck-vou really can turn back the clock m

Sheryl Kraft is a health and fitness writer based in Wilton, Connecticut.

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EDUCATE YOURSELF

If you are new to a diagnosis of prediabetes or diabetes, these books can help you understand your condition and stay as healthy as possible.

· Beating Diabetes by David M. Nathan, M.D., and Linda Delehanty

(McGraw-Hill, 2006). The authors helped design the Diabetes Prevention Program study.

which proved that diet and exercise can stave off diabetes in people who have impaired glucose tolerance. This guide offers what you need to do to prevent or manage the disease.

· Diabetes for Dummies, third edition, by Alan L.

Rubin, M.D. (For Dummies, 2008). Like all the "Dummies" books, this one is written for the person who knows next to nothing. It clearly lavs out the

basics for dealing with diabetes, including information on preventing it if you have prediabetes.

Living With Diabetes by Rosemarie Perrin and

Seth Braunstein, M.D., editor (AARP Books/Sterling, 2007), An AARP Guide to enjoying your life while taking the best possible care of vourself, it has solid information about management, monitoring, and medications. -Holly Zimmerman

What is Atherosclerosis?

- a. the buildup of plaque in your arteries over time
- b. a cause of nearly 1 in 4 deaths each year in the US
- c. something you need to know about
- d. all of the above

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US * AGAINST * ATHERO

A literary legend shares his greatest hope: that his last book will be his best By JOHN UPDIKE

• Young or old, a writer sends a book into the world, not himself. There is no Senior Tour for authors, with the tees shortened by 20 yards and carts allowed. No mercy is extended by the reviewers; but then it is not extended to the rookie writer, either. He or she may feel, as the grayhaired scribes of the day continue to take up space and consume the oxygen in the increasingly small room of the print world, that the elderly have the edge, with their established names and

already secured honors. How we did adore and envy them, the idols of our college years—Hemingway and Faulkner, Frost and Eliot, Mary McCarthy and Flannery O'Connor and Eudora Welty! We imagined them aswim in a heavenly refulgence, as joyful and immutable in their exalted condition as angels forever singing.



ical novels. The novels and stories thus generated may be more polished, more ingenious, even more humane than their predecessors; but none does quite the essential earth-moving work that Hawthorne, a writer who dwelf in the shadowland "where the Actual and Imaginary may meet," specified when he praised the novels of Anthony Trollope as being "as real as if some giant had hewn a great lump out of the earth and put it under a glass case."

This second quotation—one writer admiring a virtue he couldn't claim—meant a lot to me when I first met it, and I have cited it before. A few images, a few memorable acquaintances, a few cherished phrases, circle around the aging writer's head like gnats as he strolls through the summertime woods at gloaming. He sits down before the word processor's humming, expectant screen, facing the strong possibility



NEXT MOVE Novelist, poet, and short-story writer John Updike contemplates his creative future.

that he has already expressed what he is struggling to express again,

My word processor-a term that describes me as well-is the last of a series of instruments of self-expression that began with cravons and colored pencils held in my childish fist. My hands, somewhat grown, migrated to the keyboard of my mother's typewriter, a portable Remington, and then, schooled in touchtyping, to my own machine, a beige Smith-Corona expressly bought by loving parents for me to take to college, I graduated to an office model, on the premises of The New Yorker magazine, that rose up, with an exciting heave, from the surface of a metal desk. Back in New England as a freelancer, I invested in an electric typewriter that snatched the letters from my fingertips with a sharp, premature clack; it held, as well as a black ribbon, a white one with which I could correct my many errors. Before long, this clever mechanism gave way to an even more highly evolved device, an early Wang word processor that did the typing itself, with a marvelous speed and infallibility. My next machine, an IBM, made the Wang seem slow and clunley and has been in turn superseded by a Dell that deals in dozens of type fonts and has a built-in spell checker. Through all this relentlessly advancing technology the same brain gropes through its diminishing neurons for images and narratives that will lift lumps out of the earth and put them under the glass case of published print.

With ominous frequency, I can't think of the right word. I know there is a word: I can visualize the exact shape it occupies in the jigsaw puzzle of the English language. But the word itself, with its precise edges and unique tint of meaning, hangs on the misty rim of consciousness, Eventually, with shamefaced recourse to my well-thumbed thesaurus or to a germane encyclopedia article, I may pin the word down, only to discover that it unfortunately rhymes with the adjoining word of the sentence. Meanwhile. I have lost the rhythm and syntax of the thought I was shaping up, and the paragraph has skidded off (like this one) in an unforeseen direction.

When, against my better judgment, I glance back at my prose from 20 or 30 years ago, the quality I admire and fear to have lost is its carefree bounce, its snap, its exubernat air of slight excess. The author, in his boyish innocence, is calling, like the sorrerer's apprentia, upon unseen powers—the prodigious potential of this flexible language's vast vocabulary. Prose should have a flow, the forward momentum of a certain energized weight, it should feel like a voice tumbling into your ear.

An aging writer wonders if he has lost the ability to visualize a complete work, in its complex spatial relations. He should have in hand a provocative beginning and an ending that will feel inevitable. Instead, he may arrive at his ending nonplused, the arc of his intended tale lying behind him in fragments. The threads have failed to



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knit. The leap of faith with which every narrative begins has landed him not on a far safe shore but in the middle of the drink. The failure to make final sense is more noticeable in a writer like Agatha Christie, whose last mysteries don't quite solve all their puzzles, than in a broadpurposed visionary like Iris Murdoch, for whom puzzlement is part of the human condition. But in even the most sprawling narrative, things must add up.

The ability to fill in a design is almost athletic, requiring endurance and agility and drawing upon some of the same mental muscles that develop early in mathematicians and musicians. While writing, being partly a function of experience, has few truly precocious practitioners, early success and burnout are a dismally familiar American pattern. The mental muscles slacken, that first freshness fades. In my own experience, diligent as I have been, the early works remain the ones I am best known by, and the ones to which my later works are unfavorably compared. Among the rivals besetting an aging writer is his younger, nimbler self. when he was the cocky new thing.

From the middle of my teens I submitted drawings, poems, and stories to The New Yorker; all came back with the same elegantly terse printed rejection slip. My first break came late in my college career when a short story that I had based on my grandmother's slow dying of Parkinson's disease was returned with a note scrawled in pencil at the bottom of the rejection slip. It read, if my failing memory serves: "Look-we don't use stories of senility, but try us again,"

Now, "stories of senility" are about the only ones I have to tell. My only new experience is of aging, and not even the aged much want to read about it. We want to read, judging from the fiction that is printed, about life in full tide, in love, or at war-bulletins from the active battlefields, the wretched childhoods, the poignant courtships, the fraught adulteries, the big deals, the scandals, the crises of sexually and professionally active adults. My first published novel was about old people; my hero was a 90-yearold man. Having lived as a child with aging grandparents, I imagined old age with more vigor, color, and curiosity than I could bring to a description of it now,

I don't mean to complain, Old age treats freelance writers pretty gently. There is no compulsory retirement at the office, and no athletic injuries signal that the game is over for good. Even with modern conditioning, a ballplayer can't stretch his career much past 40, and at the same age an actress must yield the romantic lead to a younger woman. A writer's fan base, unlike that of a rock star, is post-adolescent, and relatively

hope to even the most superannuated competitor in the literary field. There is more than one measurement of success. A slender poetry volume selling less than a thousand copies and receiving a handful of admiring reviews can give its author a pride and sense of achievement denied more mercenary producers of the written word. As for bad reviews and poor sales, they can be dismissed on the irrefutable hypothesis that reviewers and book buyers are too obtuse to appreciate true excellence. Over time, many books quickly bloom and then vanish; a

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tolerant of time's scars: it distressed me to read of some teenager who, subjected to the Rolling Stones' halftime entertainment at a recent Super Bowl, wondered why that skinny old man (Mick Jagger) kept taking his shirt off and jumping around. The literary critics who coped with Hemingway's later, bare-chested novel Across the River and Into the Trees asked much the same thing.

By and large, time moves with merciful slowness in the old-fashioned world of writing. The 88-year-old Doris Lessing won the Nobel Prize in Literature. Elmore Leonard and P.D. James continue, into their 80s, to produce bestselling thrillers. Although books circulate ever more swiftly through the bookstores and back to the publisher again, the rhythms of readers are leisurely. They spread recommendations by word of mouth and "get around" to titles and authors years after making a mental note of them. A movie has a few weeks to its audience, and television shows (in an hour, but books physi. "ren in public and private libraries, for ge erations, Buried reputations, lik Melville's, resurface in academia: avantgarde worthies such as Cormac Mc-Carthy attain, late in life, bestseller lists and The Oprah Winfrey Show.

A pervasive unpredictability lends

precious few unfold, petal by petal, and become classics.

An aging writer has the not insignificant satisfaction of a shelf of books behind him that, as they wait for their ideal readers to discover them, will outlast him for a while. The pleasures, for him, of book-making-the first flush of inspiration, the patient months of research and plotting, the laser-printed final draft, the back-and-forthing with Big Apple publishers, the sample pages, the jacket sketches, the proofs, and at last the boxes from the printer's, with their sweet heft and smell of binding glueremain, and retain creation's giddy bliss. Among those diminishing neurons there lurks the irrational hope that the last book might be the best.

John Updike is the author of more than 50 books including The Widows of Eastwick (Knopf, 2008), his latest. His novels have won the Pulitzer Prize (twice), the National Book Award, the National Book Critics Circle Award, the Rosenthal Award, and the Howells Medal. He lives in Massachusetts with his wife, Martha.

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When Your Parents' Money Is *Your* Problem

For adult kids, Mom and Dad's budget woes usually come as a shock.
You can head off a crisis with some honest talk now by ELAINE APPLETON GRANT



• Don Quinn,* 45, was flabbergasted to discover late in 2005 that his father, a former bankruptcy judge, was in serious financial trouble. Diabetic and seriously ill, George Quinn had given responsibility for his money to his wife of 30 years, Don's stepmother, Nora. That seemed wise, since she was a former accountant. But then a fast-growing brain tumor destroyed her impulse control, and in a year's time she racked up close to \$200,000 in credit card debt,

from gambling and loans to her son from a previous marriage. Only after Nora had emergency surgery to remove the tumor did she call Don in a panic. Don and his father had never talked about money. "Not even slightly," Don says. "I was in complete and utter shock."

Don went from having no involvement in his parents' financial affairs to having to be responsible for them completely. Nora and George, who was of sound mind but had no inkling of his wife's spending, willingly signed powers of attorney to Don, and the younger Quinn began negotiating with their creditors, with help from an accountant and a lawyer. He also drew down his own savings account "to a minimal balance" so he could lend his parents \$15,000. To give them more cash and to keep them from

FIRST, LISTEN
You want to help
your parents all
you can. Begin
simply by showing you hear
their concerns.

driving—Don considered letting either of them behind the wheel unsafe—he took out an \$8,000 loan from a credit union to buy his

father's car. He used a credit card to help pay his parents' moving expenses after they sold their house and moved to assisted living. "There was a lot of float involved." he says.

Matt Plummer hears stories like this all the time. "Almost never do adult children know the lay of the land regarding their parents' finances," says Plummer, who in 2001 started a financial-counseling program in Milwaukee, for its older residents. "It's something that's just not discussed. A classic scenario is that the son or daughter comes into that the son or daughter comes into town when a parent goes into the hospital, then stays at the house and finds that the refrigerator is bare and there are past-due bills around."

Such surprises often prove costly. Half of those caring for a loved one 50 or older—about 17 million Americans spend more than 10 percent of their income on caregiving, according to a study released last year by the National Alliance for Caregiving and Evercare. The added expense can mean

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adult children stop saving or spend their savings, skimp on their own medical care, or pile on debt, a particularly wor-

risome move in a sputtering economy. Some frank conversations with your parents now might prevent a future crisis like the one the Quinns experienced, says Ramsey Alwin of the Washington, D.C., nonprofit group Wider Opportunities for Women, Alwin leads a project called the Elder Economic Security Initiative, which studies the cost of living for retirees. She notes that inflation is hitting those on fixed incomes harder than the rest of the population because the cost of such basics as heating oil, gasoline, food, and medicine jumped dramatically in 2008. while Social Security payments rose only 2.3 percent.

Because many people don't seek help until they're in a crisis—and sometimes don't divulge the full extent of their problems even then—the lesson financial pros draw again and again is the

· LENDING TO MOM

Formalizing a private loan can make a touchy situation easier

Loans to relatives can exact an emotional price—unpaid debts strain relationships, to put it mildly. One way to remove the emotion: hire a service to manage the loan and set up automatic payments.

This kind of peerto-peer lending that circumvents banks is a growing phenomenon, spurred by the Web. Boston-based Virgin Money (800-805-2472; www.virginmoneyus .com) helps individuals make personal, business, and mortgage loans, For a 599 fee, you loans, For a 599 fee, you can formalize, say, a \$15,000 loan to your mother. You set the interest rate and Virgin Money does the paperwork. (For the IRS to see yours as a legitimate loan, rather than as a

gift, you must charge

market-rate interest.)

For \$199 plus \$9 per payment, the company will also electronically debit her bank account and credit yours, taking you out of the role of collection agent. "it's a very nice way to handle delicate communication between a borrower and a lender," says Jim Bruene, editor of Conline Banking Report,

an Industry newsletter. if your parent can't keep up with the pay schedule, you can revise it. Unless you direct Virgin to do so, it doesn't report to credit bureaus

At Prosper (www. prosper.com), borrowers post loan requests of \$1,000 to \$25,000 for free. Friends and family (and anyone else) can bid for all or part of the loan at interest rates of their choosing. Prosper manages the loan, charging closing and servicing fees that start at 1 percent.

Relatives making small loans may find such service Is overkill. For \$14.95, LoanBack (www.loanback.com) generates pay schedules and binding promissory notes. LoanBack won't help you collect those payments, though—usually the touchiest part of an awkward process.—EAG



STRAIGHT UP.

same: families need to start talking about money before there's an emergency.

Among the obstacles to that appoach is the excuse "It's none of the kids' business how much I have or I don't have," says Suzann Enzian Knight, who for 25 years has taught low- and middle-income families how to manage their money at the University of New Hampshire Cooperative Extension in Durham. "Parents need to understand that there may come at the when they line ad assistance," she says.

To ease into what can be a sensitive conversation, avoid becoming a "mother to your mother," says Knight. "Don't take over initially. You're trying to determine what the need is, and help the aging parent make critical decisions, as opposed to reliling him or her what to do."

To get to the harder conversation about a parent's overall financial status, Knight suggests these icebreakers:

1 USE THE NEWS Almost half of older Americans carry debt. Talk about your coworker's father who can't afford his prescription drugs, or a news story about an older person who owes more on a mortgage than her home is worth.

2 TALK BARGAINS Perhaps you can help a parent find less costly phone service or cheaper groceries. Then probe for concerns. Says Knight: "Ask, 'How will you get through the winter with the cost of heating?"

3 BE HUMBLE Ask your father to join you father to join you help you, not him. To find a free or affordable program, call your state or county cooperative extension service or visit the online complement to the cooperative extension system at www.extension.org/personal.finance.

4 POSE QUESTIONS If you notice unopened or unpaid bills in your parent's house, ask about them. The goal is for parents to provide their kids with critical information, including the whereabouts

of bank accounts, insurance, and wills.

5 WRITE A LETTER If you can broach a subject more easily on paper, write down

how much you care about your mom and that you want to plan ahead so her life goes smoothly. Tell her how she helped you and how you want to give back.

In the end, the best argument for open communication is what happens when there isn't any. Though Don's father paid him back within two years, untangling the mess sucked up a lot of time and left Don disappointed, angry, and stressed. "It was a complication I didn't need in my life," he says. "You're put in this position. They didn't have anyone else."

Elaine Appleton Grant is a freelance writer based in Strafford, New Hampshire.

Debt is a growing burden on older Americans, Join

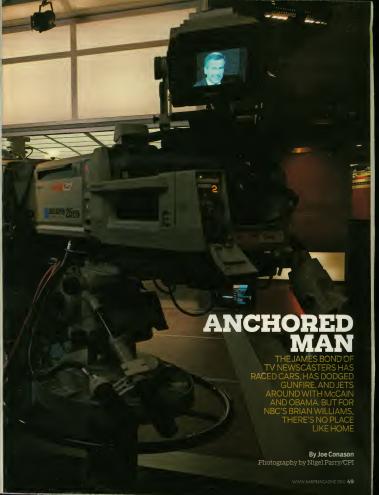
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The conversation that would ultimately catapult Brian Williams from obscurity into the bright lights took place on a spring evening in a Manhattan hotel bar, just across Fifth Avenue from Central Park, Tom Brokaw, then anchor of the NBC Nightly News, had chosen the quiet watering hole at the elegant old Pierre hotel for a discreet meeting with Williams, simply because none of the young reporter's colleagues at the local CBS affiliate were likely to make an inconvenient appearance there on a weekday evening. No gossip columnists were likely to show up, either.

It was 1993, and Brokaw had been impressed with Williams's coverage of the initial attempt by a gang of Islamic terrorists to blow up the World Trade Center in February, So Brokaw invited him to discuss the possibility of leaving CBS, the network where he had already spent years working his way up from one broadcast market to the next. "I never understood why CBS wasn't finding more

room for him at the network level." Brokaw recalls.

The reigning face of NBC News listened as Williams confided his lifelong desire to become a network news anchoran idea he had conceived in childhood, abandoned after dropping out of college, then embraced again after starting his career as a TV journalist in Kansas. Finally, Brokaw, who would become Williams's mentor and close friend, said the words that persuaded the younger man to jump to NBC: "I told him, 'If you look around, there is nobody behind me. You can get in line.""

Today, sitting in his glasswalled corner office in Rockefeller Center, Williams still feels intense gratitude toward Brokaw, "You know, I owe much of what I enjoy in life to one guy. I'm in a unique position. This is the guy who sealed the deal to bring me here, who told me that day that he was look-

ing for someone to take over." When Williams finally settled in as anchor and managing editor of the NBC Nightly News on December 2, 2004, Brokaw handed him a stopwatch that his own predecessor, the late John Chancellor, had given him in 1983 when he took over. The old timepiece was a symbol of succession-and a talisman for the revolutionary changes in technology, broadcasting, and media culture that were about to take Brian Williams on the ride of his life.

This year has been particularly challenging for Williams and his network. The 2008 presidential race is his first in this anchor seat, coming just as NBC has regained primacy as the nation's top-rated evening newscast. And last spring, midway through the political season, the network lost its Washington bureau chief and resident political sage, Tim Russert, to a heart attack-a devastating blow from which neither the 49-year-old Williams nor his colleagues have fully recovered.

Having started the summer in Afghanistan, where he was covering the worsening war when he learned of Russert's death, Williams soon sprinted onward to Berlin, where he interviewed Democratic presidential nominee Barack Obama, then to Tehran for an exclusive chat with Iranian president Mahmoud Ahmadinejad. In August he was off to Beijing for NBC's blanket coverage of the Summer Olympics. All this mad dashing about meant that Williams and his crew often went days without

sleeping "more than a few hours in the traditional horizontal position on anything approaching a bed," as he wryly noted on his blog, "The Daily Nightly."

Sleep deprivation notwithstanding. the historic 2008 presidential election has Williams's adrenaline pumping. "This year it's as if we work in the toy department," he says. "I'm trying to breathe it in, every minute of it, so I can remember it. I'm trying to take a daily record of what we're witnessing." A presidential-history buff from way back-as a kid he wrote a letter to President Lyndon Johnson-"he has un-



ANCHOR BOY Williams, who looked the part at seven, left, takes son Douglas, daughter Allison, and wife Jane to a Nantucket film fest in June, below.





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CANDID DATES Both Barack Obama, left, and John McCain, below, sat down with Williams during the campaign.

believably deep knowledge of presidential history," says Alexandra Wallace, the NBC Nightly News executive producer, "He probably has every book ever written on the subject."

When Williams was a boygrowing up first in the little upstate town of Elmira, New York, and then in the middle-class

suburb aptly known as Middletown, New Jersey-most Americans followed a sundown ritual similar to the one dictated by his father, a department store manager. "Dinner couldn't begin till Walter Cronkite said, 'And that's the way it is.' Literally. We could not have the family meal until the CBS Evening News was over," he remembers. It was back then that little Brian decided he wanted to be a news anchor-a fact he confesses with mild embarrassment.

From there to here was a circuitous route that included a few fondly remembered years as a volunteer firefighter in his hometown, a brief impulse to join the Middletown police force, a White House internship during the Carter administration, and an incomplete college education-with stints at a New Jersey community college and later at George Washington University and Catholic University of America, both in Washington, D.C. Then he took a job at the National Association of Broadcasters, the industry's Washington lobbying organization, where he met Ken Schanzer. When he told Schanzer what he really wanted to do with his life, the young lobbyistnow president of NBC Sports-set him up to meet the owner of a tiny TV station in rural Pittsburg, Kansas,

"I took this guy to dinner," Williams recalls, "He told me. 'There are cows around the base of our antenna. It's in a cornfield. It's in the middle of America. And you can come out if you really want to. I can't fly you out for an audition. We don't even have that kind of money. But it'll be a seven-day week at \$168 a week." He took the job, and moved on to work at a Washington, D.C., station, then at CBS stations in Philadelphia and New York. He was a natural.

"I think he came out of the womb in a jacket and tie, ready to anchor," says Bernie Smilovitz, a Detroit sportscaster and old



books. And even if we were on a boat in the Caribbean, he would bring six starched white shirts, buttoned-down starched shirts...on hangers."

"I've never stopped feeling fortunate that I have this incredible. incredible front-row seat, quite literally, flying around with the candidates, driving through motorcades, going to conventions and debates," says

Williams. One memorable moment on the stump with presidential candidate John McCain strikes him in particular. "It was late. It was the height of the campaign in Iowa," he recalls of one freezing night last January. "We were in a tiny suburban VFW hall. McCain arrives for a rally. And he had promised us an interview. It was the last thing he wanted to do. It was bedlam. We had fire marshal issues, crowd-control issues, Our microphone didn't work. McCain wanted to walk out. He was, I will say, having known him for a long time, in a foul mood, I didn't blame him. It was the end of a very long, grueling day." A network television interview "was the last thing he wanted to do-and he did it. And he was pleasant, and he honored his commitment to us "

For Williams-the son of an Army captain who served in World War II, and an unabashed supporter of American soldiers and veterans (he is on the board of the Congressional Medal of Honor Foundation)-McCain's heroic history as a former Navy pilot and prisoner of war in North Vietnam for five years, along with that Iowa incident, shows he "has a stickto-itiveness and he has these gradations of things that are bothersome in life. A friend of mine who knows him likes to say that he has been 'scarred by the professionals.' So not much gets to him. And people need to know that about John McCain."

If Williams doesn't regard Obama with the same kind of visceral appreciation he obviously feels for McCain, he has nevertheless come to admire aspects of the Democrat's personality that might also serve a president well.

"Driving through New Hampshire with Obama, alone in the front of the bus with him, I was struck by how easily he relaxes," he says. "He seems to have one mode. There's no pregame ritual before a speech, there's no postspeech endorphin crash



"I've never stopped feeling fortunate that I have this incredible front-row seat, quite literally, flying around with the candidates."

that some politicians suffer." Last July, Williams went to Germany to interview the Illinois senator. "Minutes before he spoke to a quarter of a million people in Berlin, he was standing around with us talking and joking with members of his Secret Service detail. He heard his own introduction and turned toward the stage without ceremony or drama. His aides often use the word serven to describe him—and it's accurate."

The candidates' engaging personalities have made the journalist's job "more interesting," as Williams puts it—and, in a way, more difficult.

"Of all the politicians to end up in this race, as a friend of mine would say, these two guys are 'quality hangs.' These are

good guys to hang out with," he says. "Have I watched a lot of journalists fall slowly and head over heels in love with. John McCain in the back of a moving bus? Yeah. Have I watched a lot of my fellow journalists at least slightly swoon over Barack Obama in the back of a moving airplane? Yeah."

But he denies that such bonding between candidates and correspondents softens coverage. "Okay, it may loosen up a conversation," he says. "It may give me more ease with them. It may give me more access. But you don't shy away from that. You don't say 'Oh, God, I enjoy sitting down talking with John McCain, thus I worry about my ability to be impartial, thus I worry I'm going to give him a pass."

Williams gestures beyond his office walls to the sprawling warren of staff offices, desks, and cubicles that fill the newsroom of NBC's headquarters. "When I originate a piece of writing for Nightly News, it is then seen by four other adults on what we call 'the rim' out here in the newsroom. They are, by definition, hopefully by design, people who didn't wake up with the same biases that I did this morning. They are, hopefully, not all married-for-22-years white males who have a two-car garage, two children—one in college, one looking at schools—and my worldview.

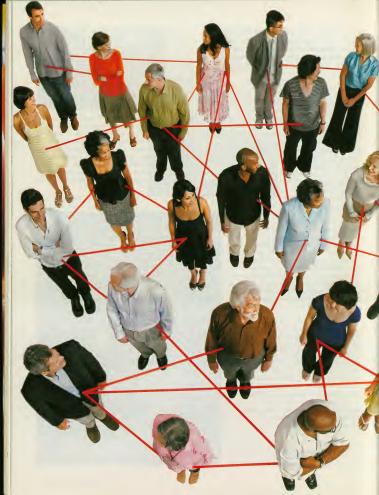
That offhand, thumbnail self-description is objective but far from exhaustive. Williams is a man of many parts, mostly imperceptible to anyone who knows only the sober news anchor whose persona is as crisp and struight as his starched shirts. Only once in recent years has he dropped the cool delivery to betray his deeper feelings, when he was roiled by the anger and shame of Flurianean Katrina's tragic aftermath. His memorable coverage of the disaster—Vanity Fair said he "exhibited unfaltering composure, compassion, and grit"—won a shelf's worth of awards, the culmination of a quarter-century in journalism.

By all accounts Williams is in private one funny guy. He allows glimpses of that guy during occasional appearances on The Daily Show, Saturday Night Live, and The Tonight Show. (Tom Brokaw says Williams worshiped Johnny Carson.)

One killer bit on a recent SNL gig found Williams in a skit trying to persuade NBC News executives that the best way to
attract a younger audience would be to open the news with the
flashy new introduction he had produced: what followed was
an exaggerated version of the credit (CONTINUED ON PAGE 106)



FAMILIAR MUG
During a break from the newsroom
action, Williams slips downstairs for
coffee at Rockefeller Center,





Are You My Cousin?

How the new DNA technology can solve mysteries in your family tree... and help you discover relatives you never knew you had

By Richard Rubin

was an offer I couldn't resist, even though, as family reunions, go, this one is a bit unusual. From A COUSIN of mine out on Long Island—we'll call him Harry— was an offer I couldn't resist, even though, as family reunions go, this one is a bit unusual. For one thing, Harry and I have never me I. didn't even know he existed before he e-mailed me. In fact, though I know for certain that he and I are related, I don't know exactly how. Neither does he For that matter, the entire family gathering is composed of people who know we are related, but little else. The guest list isn't set—actually, it's growing all the time—but that is okay, because we don't have to rent a space, or figure out how much potato salad to make. This reunion, you see, is happening online. It's virtual. And perpetual.

Welcome to the astonishing, edifying, and sometimes perplexing world of tracing your roots using DNA. Just swab the inside of your cheek and you can learn some amazing and even life-changing things about yourself and your family-even if they're not the things you were hoping to learn. You could learn that you are descended from Moses' brother, Aaron, for instance. Or maybe Genghis Khan.

So how did I, a guy who had to wax the teacher's car just to pass high-school biology, get into something like this? Well, I always wanted to have a large extended family. An armchair psychologist would probably tell you that this led to a longing for a sense of community, and that this in turn led to an interest in genealogy. For years I hoped that some relative would just present me with an enormous, elaborate family tree. Sadly, no one did. So I started working on one myself. I made some exciting discoveries at first, but then I had the quintessential genealogy experience-I hit a wall.

It's inevitable: Everyone who sets out in search of roots will come to a point where he or she just cannot track down that next great-grand-somebody-or-other. My wall was the Atlantic Ocean, I was able to track down lots and lots of ancestors in America; in Europe, not so much. Those forebears' birth,

marriage, and death records may have existed once, but in the course of two world wars, the Russian Revolution, and seven decades of communism, they seem to have been misplaced.

Frustrated, I posted some questions on genealogy websites. in the hope that some distant cousin might read them. No such luck. My questions are still sitting up there, sad and unanswered. But technology had other things in store. At the same time the Internet was blossoming, tremendous strides were also being made in the field of genetics. One day a man-a genealogist who had run up against his own wall—hit upon the notion of marrying the Internet with genetic science, and in doing so transformed genealogy, and the very notion of family, forever.

A FEW YEARS AGO, I started hearing sensational tales of people who took DNA tests and made astonishing discoveries about their backgrounds-white people who discovered black ancestors, black people who discovered Native American ancestors, Norwegians who discovered they were really Chinese.

> and so on. Getting nowhere online, I thought I should look into this DNA thing. So I found a testing company, sent off for a kit, swabbed the insides of my cheeks for cells, sent the samples back, and waited for the results.

That company is called Family Tree DNA: its founder, Bennett Greenspan, is the man I mentioned above, the one who first launched a commercial venture combining the Internet with genetics, Greenspan, who lives in Houston, had been a hard-core genealogist since he was a teenager in the 1960s. By the spring of 1999, though, it seemed as if he'd reached the end of the line. The problem was his mother's mother's father, about whom he couldn't find much more than a surname, Nitz, "So I entered the name into a database at a genealogical website," he says, "and found someone looking for that same name who was in Buenos Aires," They compared notes and found striking parallels in their families. He couldn't find a paper trail link, however. He knew they must be related-but how?

Then he got an idea. Geneticists had recently proven that some African Americans were descendants of Thomas Jefferson or a close male relative of his, and that certain Jewish men were descendants of the priestly line of the biblical Aaron. If genetic testing could help other people discover their ancestry, Greenspan thought, "Why not me?"

He tracked down Michael Hammer, Ph.D., at the University of Arizona, one of the geneticists whose work had been in the news. All Greenspan wanted to do was pay to submit a sample of his DNA. But Hammer wasn't interested. "Someone should start a company doing this kind of testing," the doctor sighed.



__Under the__ Microscope __How DNA genealogy works... and doesn't

With rare exceptions, every human being has exactly 46 chromosomes, which are made of DNA. These chromosomes determine a person's inherited traits. Eye color, height, the shape of your hairline—it's all there somewhere.

In all but two of these chromosomes, the DNA from both parents is blended together thoroughly to form something completely new. But one pair of chromosomes works differently. That pair's sole function is to determine the sex of the baby. The chromosome the mother contributes to that pair always that the pair's sole function is the determine.

has the value of X. The father, though, can contribute either another X chromosome. If it's an X, the child will be female: if it's a Y, the child will be male. Therefore, the Y chromosome's route is very easy to follow. It goes from father to son to son to son and so on.

Part of the mother's genetic contribution is something called mitochondrial DNA, or mtDNA. While it is not a chromosome (it's actually something of an energy source for cells), it is passed from the mother to all her offspring, regardless of sex. So all children of one mother have the same mtDNA, as do all children of that mother's daughters (though not of her sons, since men can't pass on mtDNA).

As it happens, both Y chromosomes and mtDNA evolve, or mutate, very slowly—think millennia, not generations. This means that if you can pick up either the Y-chromosome trail or the mtDNA trail, you can follow! thack hun-

dreds or thousands of years. If you're a woman, you can follow only your mtDNA trail, unless you have a brother (or a cousin who's the son of your father's brother) who can take a Y-chromosome test on your behalf. —R.R.

"I get calls from crazy genealogists like you all the time."

And that, Greenspan says, "was a true eureka moment." He sat down, wrote a business plan, and within months launched Family Tree DNA, the first company to offer the general public the opportunity to use genetic science in the pursuit of genealogy. And he enlisted, as his chief scientist, Michael Hammer.

TO UNDERSTAND HOW all this works, it helps to know that almost all of the genetic material you inherit from your parents is thoroughly mixed together, and is thus unique to you. It can be used to link you to living relatives, but it can't tell you much about your ancestors.

There are two intriguing exceptions, though—and, so far, they form the whole basis of genetic genealogy. One is something called mitochondrial DNA (mtDNA), which a mother passes onto all of her children. If you're a woman, you have that. If you're a man, you also have your father's Y-chromosome, which is passed down, intact, from father to son to so n. (For more details, see "Under the Microscope," above.)

Because these two genetic elements remain virtually unchanged generation after generation, they create two clear, if narrow, trails you can follow back through time-the line of your mother's mother and so on, and the line of your father's father's father and so on. Because these genes don't come bearing microscopic labels that read "Senegalese" or "Mongolian" or "Dutch"-let alone "Grandma Gertrude" or "Great-grandpa Fred"-the only way to determine anything about your ancestry based upon your DNA is to find your genetic matches and then compare your paper (or digital) family tree with theirs. Because you and your matches share a common ancestor, their research could fill gaps in your own-and vice versa. Most genetic genealogy companies will put you in touch with your genetic matches, but the rest is up to you. "What I tell people," says James Freed, Ph.D., an avid genealogist and retired professor of zoology who taught genetics, "is that you have to have a hypothesis about your family beforehand."

FORTUNATELY FOR MR., I had one. In fact, I had more than just a hypothesis. I actually knew where my ancestors had come from in the 19th century. Still, when I first received my DNA test results, I found the data confusing I fillien it to walking into an antiques shop with the lights off; you know the place is full of fascinating stuff, but you have to wait a bit, until your eyes get adjusted to the darkness, to find our exactly what's there.

The more obvious discoveries will reveal themselves first. For instance, in comparing myself with my matches, it quickly became apparent that I am of Jewish descent—something I had suspected at least since my bar mitzvah. I also wasn't too surprised to learn that my matches' ancestors were mostly, like mine, from eastern Europe, But eastern Europe is a big place, while I had believed that my maternal line originated in Lithuania, I found close matches in western Poland, Romania, the Czech Republic, and eastern Ukraine. Even more dispersed is the family on my father's side while my earliest known ancestor in that line came from Belarus, I found close matches in such distant locales as Germany, Lavia, Hungary, and Bosnia, Oh, and also Puerto Rico, where the family on gan and Bosnia (A), and also Puerto Rico, where the family of a man I'm supposedly related to has been living for more than 300 vers.

Now that was a head scratcher. At first I thought it must be a mistake. But we are, indeed, a match. There is a 9.6.56 percent chance we share a common ancestor within the past 24 generations. That's about 600 years ago—or some 85 years before all Jews were expelled from Spain. Which means there's a good chance I'm not only eastern European but Spanish.

That revelation, though, wasn't as big a surprise as the e-mail I received just a day after I first saw my results. It was from Harry, the cousin I mentioned earlier. You see, when you swab the inside of your cheek, you also give your name and e-mail address, and indicate whether you wish to share them with others. If you do, you and your genetic matches will be able to contact one another. This function is what really makes the process worthwhile, because it enables two previously unacquainted people to work together (convinue) on Appendix





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SUPER HEALING

You may not know it, but your body has an amazing ability to repair itself after serious illness or injury. A Harvard doc—and former cancer patient—reveals the secrets to tapping into your own powers of recovery

BY JULIE K. SILVER, M.D.
Illustrations by ANN FIELD

IN THE FALL OF 2006, ARLENE AND DAVID RUBIN WERE flying home to Boston after a vacation in northern California wine country. But somewhere over the Midwest, Arlene looked up from her magazine and got the shock of her life. Her 80-year-old husband's eyes were rolling around in his head, his skin was purple, and his tongue was blue.

"I've never seen anyone that color before. It was very scary," Arlene recalls. "I yelled, 'Pavid, David, David, David! but he didn't answer. Then I yelled, 'Help!' and the flight attendant told me, 'Get out of the way!'"

David's heart had stopped completely. But three strangers were determined to save his life. Adoctor and a nurse who were passengers worked side by side with a flight attendant trained to use an automated external defibrillator. The pilot made an emergency landing in Milwaukee, where David underwent open-heart surgery.

Today David has returned to his work as a highly successful Boston real-estate developer. Remarkably, he was able not only to survive that life-threatening episode but, just as important, to heal from it and regain his strength.

How did he do it? His body's natural healing processes did most of the work. Each of us possesses a surprising capacity to bounce back from illness and injury, under the right conditions. But David also took specific steps to help the process along. These steps—suggested by scientific research—can help anyone weakened by trauma or disease to find the strength to heal.

Healing is my specialty. I'm a physiatrist, a doctor in the field of physical medicine and rehabilitation. The first physiatrists helped injured World War II soldiers. Modern-day physiatrists treat people with a variety of serious illnesses and injuries, including strokes, spinal cord injuries, and lower-back problems. Two words summarize what we do: we help people to 'physically recover.' (The American Academy of Physical Medicine and Rehabilitation makes it easy for people to find physiatrists by providing a map on its website, www.aapmr.org. When you click on your state, you will see a list of doctors to choose from).



Your body will work hard on its own to help you recovereven if you do little to help the process along. Thousands of chemical and biological reactions occur throughout the day and night to help you to heal. When you're injured, white blood cells called neutrophils rush to the site, to ward offinfection. Other blood cells called monocytes transform themselves into scawegers (macrophages), to engulf and devour dead tissue and help to control inflammation. If you break a bone, bone cells called osteololasts kick into action to knit the rough edges back together. And cell damage caused by illness—or by harsh therapies, in the case of cancer, hepatitis, and other diseases—gets mended by the same hordes of microscopic miracle workers. There are so many cells assisting us in healing that we could never count them all.

But even though these processes are involuntary and automatic, there are things smart patients can do to speed and strengthen their recovery. The best healing occurs when you are able to optimize your immune system to avoid infections; encourage the healing of skin, bones, muscles, nerves, and tendons; and build strength and endurance.

In my practice, I have developed an eight-part strategy to put patients on the path to optimal healing. And at the heart of this strategy are three fundamentals how you eat, how you sleep, and how you move.

We physiatrists have a saying: "Good health is a temporary condition." So I fully Skipping meals saves time in the short run. But in the long run, it can delay healing and hinder your

return to health.



expected to face serious illness myself at some point. But that didn't make things much easier when, at age 38, my time came. I vividly recall the day the surgeon came into the exam room with tears in her eyes. I wanted her to say what other doctors had told me in the past. "Go home; you're fine." Instead, she softly said, "On have breast cancer."

I can still feel the overwhelming sadness and pure heartache of that day. Every time I looked at my children, I wondered how many weeks, months, or years I'd be able to see their faces.

The surgery and chemotherapy were grueling, as I knew they would be. I also knew that the end of treatment would be only the beginning of getting well. I had helped many people with all kinds of illnesses heal; now I needed to help myself.

Like most people struggling with serious illness, I lost my appetite, slept fitfully, and became less physically active. From a human standpoint, this was perfectly understandable. But from the standpoint of a body trying to heal, it was a disaster.

I call inadequate nutrition, lousy sleep patterns, and physical deconditioning the Triple Threat to optimal healing. These three factors affect almost everyone who has had a serious injury or illness—including chronic-pain conditions such as arthritis or fibromyalga—and they work synergistically to interfere with your body's natural healing processes, creating an environment for mediocre healing at best and unnecessary disability at worst.

I knew the Triple Threat was keeping me from healing optimally, and I needed a plan to combat it. The answer seemed simple: eat better, sleep better, and exercise. But these gools don't seem so simple when you're weakened, depressed, and isolated by the million worries on your mind. For me, the trick came from having learned not only what to do but why and how it all works to accelerate healing in the body. When I acted on this knowledge, I got results, and I know you can, too.

STEP ONE Don't Neglect Nutrition

We often read about how to eat to avoid disease. But once you get sick, there are also foods that will help you get better. For example, skin and bones need vitamin A to repair themselves. Vitamin C is crucial to the formation of collagen, the main protein of our connective tissue. Bromelain, a mixture of enzymes found in fresh pineapple, reduces swelling, bruising, and pain, and it improves healing time following trauma or surgery. And adequate protein is absolutely essential for contimal healing.

When people are healthy, they often get away with bad dietary habits. Skipping breakfast and using coffee as a pick-meup might have worked fine for you in the past. But if you are ill or injured, these timesavers will actually costyou time, because your recovery won't go as quickly as it might otherwise.

I tell my patients to eat five times a day; three small- to medium-size meals and two nutritious snacks. This helps prevent severe drops in blood sugar levels that can leave you fatigued. A registered dietitian can be helpful for patients who need to gain or lose weight, or who have other specific needs.

So what are the best eating habits for optimal healing? Some will sound familiar, while others may surprise you. "Up to \$50,000 for my family. Affordable rates for me.

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Your body will work hard on its own to help you recovereven if you do little to help the process along. Thousands of chemical and biological reactions occur throughout the day and night to help you to heal. When you're injured, white blood cells called neutrophils rush to the site, to ward offinfection. Other blood cells called monocytes transform themselves into scavengers (macrophages), to engulf and devour dead tissue and help to control inflammation. If you break a bone, bone cells called osteoblasts kick into action to knit the rough edges back together. And cell damage caused by illness—or by harsh therapies, in the case of cancer, hepatitis, and other diseases—gets mended by the same hordes of microscopic miracle workers. There are so many cells assisting us in healing that we could never count them all.

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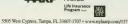
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■ CARBOHYDRATES These compounds provide ready energy, and they are crucial to a healing diet. All carbohydrates are broken down into sugar when digested, but complex carbohydrates such as nuts, seeds, legumes, and whole grains break down more slowly than simple carbohydrates such as sugar and white bread. The slower a carb breaks down, the less likely it is to cause a blood sugar spike. Since these spikes can spark inflammation and lead to damage on a cellular level, you should avoid them always, but especially when you're healing. A measure called the glycemic index indicates how fast the body converts a food into sugar. As much as possible, stick with complex carbohydrates and other foods that have a relatively low glycemic index (below 55). One reliable source of this information is www.glycemicindex.com.

■ PROTEIN The building block of cell repair, protein gives you energy, as well. Generally, it's a good idea to get about 15 to 20 percent of your calories from protein, though some conditions, such as burn recovery, may require more. If your body has undergone extensive cellular injury, talk to your doctor about what your protein needs are. Plant-based proteins such as beans and nuts have some advantages over animal proteins, especially if you don't have much of an appetite. In addition to having cell-repairing properties, plant-based proteins provide phytochemicals (which can help with healing) and fiber.

FRUITS AND VEGETABLES Eating at least five servings each day of fruits and vegetables is one of the best things you can do for your body. A colorful array of fruits and vegetables provides a remarkable assortment of healing nutrients, including high amounts of vitamins and minerals that can promote physical recovery. Vitamin C, for instance, helps heal wounds, strengthen blood vessels, and ward off infection. Lycopenesparticularly powerful antioxidants that can boost immune function—are plentiful in tomatoes, apricots, guayas, watermelon, papayas, and pink grapefruit. As a general rule, dark-colored fruits and vegetables are richer than light-colored ones when it comes to phytochemicals and antioxidants.

SUPPLEMENTS While your doctor can best advise you on which supplements you may need, food is usually the best source for healing nutrients. We know that fruits and vegetables are extremely important in helping to prevent particular kinds of cancer, but we aren't certain which ingredients are the most important. In addition, there is some evidence to suggest that taking too many antioxidant supplements (such as vitamins C and E) might actually depress rather than enhance your immune system. And while zinc, among other minerals, is critical to wound healing, taking too much of it can inhibit recovery and even lead to a copper deficiency. Foods such as beef, peanuts. and lentils are rich in zinc, and they're the best way to get it.

The one supplement I routinely recommend is a multivitamin. This is a good idea even for healthy people, since it's nearly impossible to eat a perfectly balanced diet every day. Consider taking a multivitamin that provides 100 percent of the Recommended Dietary Allowances (RDA) for essential nutrients established by the U.S. Food and Nutrition Board of the National Academies/Institute of Medicine, and ask your doctor whether you need calcium and vitamin D supplements, too.



PUTTING YOUR MIND Mental strategies that can boost your

potential to heal

The body's healing process isn't entirely physical. Along with eating right, sleeping well, and exercising, the five mental and emotional tactics below comprise an eight-point plan for maximizing your powers of recuperation.

REDUCE YOUR PAIN Though pain may be a normal part of many conditions, it can interfere with healing by interfering with sleep or causing needless, recovery-delaying stress. If you are In pain, don't be a hero: talk to your doctor and get some relief.

CONSIDER MIND-BODY THERAPIES Meditation, guided imagery, and progressive muscle relaxation are all risk-free treatments that can reduce stress hormones and strengthen the immune system.

MONITOR YOUR MOOD It's impossible to be in a good mood every day, even when you're well. But how you feel emotionally will have an effect on how you physically heal, so it's important not to give depression or anxiety the upper hand. In one 1998 study of dental

students at Ohio State University in Columbus. small wounds that researchers created before a big exam took 40 percent longer to heal than identical wounds created during summer vacation, Each day plan activities that make you feel good, such as calling a cherished friend or drawing a bubble bath. If you find that you are down in the dumps or anxious day after day. seek professional help.

SURROUND YOURSELF WITHLOVE

When you're ill, it's easy to withdraw. But people who care about you can help your physical heal-Ing with their support. In a study published in 2005 in the Archives of General Psychiatry, researchers found that when wounds of the same shape, size, and depth were experimentally induced in couples. healing was much faster if the couples were loving toward each other rather than hostile. So, if you are ill or injured, embrace those who reach out to you. And if you find yourself alone, seek out shoulders to lean on, whether of friends. relatives, colleagues, or a

formal support group. TAP INTO YOUR SPIRITUALITY

Daily prayer or reflection can help you heal. Even if vou don't believe in divine intervention, the process of quieting your mind and connecting to something greater than vourself can enhance relaxation and the sense of control, This, In turn. directly affects blood pressure and other physiologic processes in the body. -J.K.S.

STRING IS USEFUL. EXCEPT WAIFN YOU'RE WEARING YO





STEP TWO Make Sleep a Priority

If you're like most people, you need seven to eight hours of sleep each night. During an illness you may need more rest than that, because some of your body's healing processes require sleep to work. For example, the hormone melatonin is produced during sleep. This hormone is believed to boost your immune system. and to help repair corrupted DNA. It may even play a role in preventing some forms of cancer. But if you're tossing and turning at night, your melatonin levels can be diminished.

After David Rubin's heart stopped on the airplane and he underwent surgery, he spent many weeks trying to get his sleep



In one study of people with identical small wounds. people who exercised healed ten days faster than those who didn't.

back to normal. In fact, up to seven out of every ten people who undergo heart surgery sleep poorly during the recovery period. This problem is of special concern because it can lead to rises in heart rate and blood pressure, both of which can cause unnecessary strain on the heart and put it at risk for further injury.

But if you're ill and missing sleep because of discomfort, worry, or medications, the last thing you need is the added worry that sleeplessness is harming your recovery. That's why it's important to tackle the causes of your sleeplessness calmly and systematically. I have my patients write down how much sleep they are getting each night and what is interfering with it. Some causes might be pain, anxiety, hot flashes, or waking to use the bathroom. Then, one by one, we tackle these problems.

For example, Karen Horowitz, 55, a planned-giving officer with the American Cancer Society, couldn't sleep during her breast cancer treatment for two reasons; shoulder pain due to complications from her mastectomy, and hot flashes. She was constantly tired and frustrated. It took only a few weeks of physical therapy for her shoulder, and a prescription medication for her hot flashes, to get Karen sleeping through the night. In David's case, cutting back on coffee and alcohol-which can interfere with restful sleep-made a big difference. If you decide to take an over-the-counter sleep aid, be sure to tell your doctor, because these interact with many prescription drugs.

STEP THREE Get Yourself Moving

It may seem inconsistent to say that people who desperately need rest also desperately need to move their bodies around, but it's the truth. If the benefits of exercise could be packaged as a pill, it would be the most popular prescription drug available.

Physical activity has a positive effect on what is called hemostasis: how the chemicals in the blood interrelate and work together. Exercise also improves the healing of muscles, bones, tendons, and ligaments. For example, it spurs the formation of collagen, helping injured tissues heal properly. In addition, it appears to decrease the formation of excessive scar tissue, called

fibrosis. Exercise helps us heal better.

Exercise also helps us to heal faster. A 2005 study at Ohio State University in Columbus followed a group of people 55 and older for three months. Each was given a small wound-the kind you'd get from having a mole removed. Then half of the participants were put into an aerobic-exercise program. The results were significant. The average number of days it took the exercisers' wounds to heal was 29. Among nonexercisers, the average was 39 days.

A soldier I know named Charley, who asked that his last name be withheld, knows just how important exercise is in healing. In May 2007 he went for his annual physical, As a very fit 50-year-old, he was expecting a clean bill of health. Instead, he was diagnosed with prostate cancer. Following multiple surgeries. Charley was having difficulty con-

trolling his bladder and was physically quite weak. He began to get stronger first by walking and then by light jogging. "The first time I ran up the mountain that I lived on. I could only run a block," he recalls. He would run as far as he could, then walk until he caught his breath, "After about four attempts in the following week or so. I was able to return to my three-mile route," he says, "It wasn't good form, but I did it-and recovered in the shower." Within six months he was back to his usual regimen of running, sit-ups, and pull-ups, and strong enough to accept a one-year assignment to Afghanistan.

There are many ways to begin exercising after an illness or an injury, and it is always a good idea to check with your physician about this. But most people can do what Charley did and begin with walking. A fun and helpful strategy is to buy a pedometer (you can get one for less than ten dollars) and, for one week, tally the number of steps you take each day. The goal for active, healthy adults is 10,000 steps per day. My goal for my patients is simply to increase their level of activity gradually. Keep a log, and each week try to increase the number of steps you take by 500 per day (with your doctor's permission).

If you have a medical condition such as arthritis, you can still exercise without hurting yourself. For instance, nonweight-bearing cardiovascular exercises such as swimming help to avoid stress on the joints. (CONTINUED ON PAGE 114) A 90-day prescription supply is now only \$10. You can visit our pharmacy less and your grandkids more. What a nice surprise.



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FIND THE WORK YOU

Want to toss the spreadsheet for a saucepan. or the PDA for a paintbrush? Switching careers midlife can be scary, especially in tough economic times, but armed with a well-conceived plan of action. you can end up with the job of your dreams

BY SAMUEL GREENGARD Photography by Hugh Kretschmer





language translations. A business she and her husband, Michael, started in 1979 had grown to 55 employees and approximately \$5 million in annual sales. By 2004 her firm was translating English into 60 languages and had

a roster of elite clients, including Texaco and American Airlines, "It was a very successful business," she explains, But the Swanton, Maryland, couple had begun to feel it was about time to cash in and pursue other interests. Mercedes

had fantasized for years about doing some type of work that involved rescuing abused and abandoned animals. When her Yorkshire terrier died, everything clicked. "I knew it was

time to act," she says.

Though when Mercedes-now a 63-year-old grandmotherinvestigated what it would take to become a veterinarian, she winced, "I realized eight years of intensive study was going to be too much." She still went back to school but set her sights on a more realistic career goal: becoming a veterinary technician.

She enrolled at Fairmont State Community & Technical College (now Pierpont Community & Technical College) in Fairmont, West Virginia, taking classes in chemistry and microbiology-and soon feared she was in over her head. "In my first chemistry class," she recalls, "all I understood from the instructor was 'Hello' and 'Goodbye.' I thought I had made a terrible mistake. Plus, none of the 18- and 19-year-old students bothered talking to me." But she hung in.

Her persistence paid off. Today she is combining her new yettech qualifications and her business smarts to raise funds for an animal adoption center in Garrett County, Maryland. Mercedes plans to work at the center after it's built next year, "When I told my mother about the career change, she thought I was crazy," she says, "Friends and family thought I had flipped. But I knew this was the right decision for me and, fortunately, my husband supported me all the way."

Mercedes's career change is a tale of success, Still, it didn't happen overnight, Although switching careers at any age is a challenge, older workers typically have a lot more to overcome than do their younger counterparts. They must master new trends and technologies. They must cope with daunting lifestyle changes, such as the likelihood of a lower income or the reality of "parachuting" into an unfamiliar social circle. They must confront-and learn how to evade or vanguish-the real peril of age discrimination. And, finally, they must accept the basic truth that landing a rewarding position will never be a panacea for all of life's problems.

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teachers so they can give back to the community. 2. Calculate your commitment

Do you want to work full-time or part-time? Do you want to job-share or telecommute at least part of the time? Does seasonal or cyclical work strike your fancy? A new line of work may mean starting out at the bottom-can you deal with that? It's best to know before you advance to Go.

3. Consider a hobby or a passion

More than a few successful careers and new businesses have been born out of a love for collectibles. animals, or something seemingly obscure that didn't have an apparent real-world application. Sewing is Linda Reardon's passion. She started her own embroidering business at age 56 after getting laid off from a bank, where she had worked in the information technology field for more than 14 years. Today, Letters by Linda has helped the enterprising Birmingham, Alabama, resident reinvent herself and earn a good income

4. Acknowledge your limitations

You may be great at arranging flowers but wilt when coping with customers. You may talk to the animals but have little patience for walking a pack of rambunctious canines. It's important to follow your heart, but pay attention to your head: establish that a career will work-by conducting a self-assessment or using career counseling-before you pull the plug on a current job and move forward. It's also vital to take ownership of your career and life plans, Resist the temptation to conform to others' expectations. Blaze your own trail. -S.G.

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FOR MORE THAN A THIRD OF HER LIFE, Colombian-born Mercedes Pellet wrote the book on

language translations. A business she and her husband, Michael, started in 1979 had grown to 55 employees and approximately 55 million in annual sales. By 2004 her firm was translating English into 60 languages and had a roster of elite clients, including Texaco and American Airlines. "It was a very successful business," she explains.

But the Swanton, Maryland, couple had begun to feel it was about time to cash in and pursue other interests. Mercedes had fantasized for years about doing some type of work that involved rescuing abused and abandoned animals. When her Yorkshire terrier died, everything clicked. "I knew it was time to act." She saws.

Though when Mercedes—now a 63-year-old grandmother—investigated what it would take to become a veterinarian, she winced. 'I realized eight years of intensive study was going to be too much." She still went back to school but set her sights on amore realistic career goal becoming a veterinary technician.

She enrolled at Fairmont State Community & Technical College (now Pierpont Community & Technical College) in Fairmont, West Virginia, taking classes in chemistry and microbiology—and soon feared she was in over her head. "In my first chemistry class," she recalls, "all I understood from the instructor was 'Hello' and 'Goodbye.' I thought I had made a terrible mistake. Plus, none of the 18- and 19-year-old students bothered talking to me." But she hung in.

Her persistence paid off. Today she is combining her new vettech qualifications and her business smarts to raise funds for an animal adoption center in Garrett County, Maryland. Mercedes plans to work at the center after it's built next year. "When I told my mother about the career change, she thought I was crazy," she says. "Friends and family thought I had flipped. But I knew this was the right decision for me and, fortunately, my husband supported me all the way."

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family members and friends. What's more, a newcareler may generate a great deal of internal stress especially in the early stages. "An older person must overcome fears and obstacles that aren't necessarily part of the experience for someone younger," says Lori Davila, an Atlanta career coach who works with cleints all over the world. Plus, many older workers find they miss the seniority and respect they built up at a previous joh. And a career change later in life may lead to financial problems. Taking a 10 percent cut in salary at age 30 is vastly different from taking a 50 percent cut at age 50. It's essertial to acknowledge these issues upfront and devise a plan to deal with them before embarking on a career change.

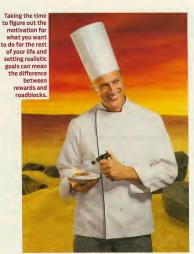
Mull Your Motives

The first question to ask yourself before you start the process of switching jobs. Am I running toward a new line of work or away from an existing one? The distinction isn't always easy to draw, but fleening a job is usually moritavated by a desire to break free from unhappiness, amxiety, or stress. The trigger may be an abusive boss, the sense that your current employer is exploitive, or simply a mismatch between your individual talent and organizational needs.

Another motivator: You may be experiencing "passion drift." According to Sarah Edwards, coauthor of Changing Directions Without Losing Your Way (Tarcher, 2001), "a lot happens at midlife Our thoughts, interests, and goals change—and we may find that we've strayed from the things that once made us feel content and brought a sense of value into our lives."

A nurse, for example, may excel in his role and receive a promotion or two. Then one day he wakes up to find he's no longer healing the sick—his original passion—but managing other nurses' schedules and drowning beneath piles of paperwork. Or a traffic engineer who always relished troubleshooting problems in the field realizes she's become a desk jockey mired in project management. Like them, you may feel that you want change, but you remain uncertain about which new field of endeavor you want to pursue.

Running toward something, by contrast, is all about striving to reach a defined goal—whether it's going back to school to earn a master's degree to become a teacher or saving the money needed to open a boxing gym. Taking the time to figure out the motivation for what you really want to do with the rest of your life—or at least the next stage of it—and setting realistic goals can mean the difference between rewards and roadblocks. Ask yourself: Do I really need to change careers at this point in my life! How will this new work make me happier? Am I ready to tackle the challenge of reinventing myself? Without some genuine introspection, you're apt to follow the same patterns for make the same fundamental choices you verand overagain. The scenery may change, but the feeling of deja vu continues.



Examine Your Values

Once you decide why you're going for a career change, you have to pin down some coordinates and then determine which direction you're going to go. These three questions might help you get a handle on your career ambitions and start you moving toward that goal.

What are your objectives? Figure out what's drawing you to a particular career path, beyond just the money. Do you want to help others? Do you enjoy solving problems? Do you want to influence the social fabric or change public policy? Leave a legacy? Knowing what your objectives are is an important start to the process.

What are your core values? Each of us has internalized a unique set of values. These shape how we feel about work and career issues and typically center on traits such as independence, creativity, responsibility, security, and honesty. Decide which ones are the most essential to you.

Are your objectives and values in sync with the job or career you've chosen? If they're not, you're likely to feel discouraged, disaffected, and perhaps even depressed. On the other hand, when the two are in accord, you'll be able to raise your performance to a higher level and achieve the sense of satis-



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Terry Nicholetti learned the importance of this process the hard way. After graduating from high school, she decided to become a Roman Catholic nun. For the next five years she lived her vows while getting her bachelor's degree and teaching at Catholic schools in Connecticut. Then she decided sisterhood wasn't for her and she left. After that she worked as a theater director, a slees manager, a book author, and a seminar host. Each of these jobs was giving her a hint of her real objective. "I was moving in the direction of performing and artistic expression," she says. "But I didn't realize it." She had to take time to really analyze her life, her values, and her goals before she could realize her dream. Today Nicholetti, 63, stages business-skills workshops for companies and does one-woman shows and standup comedy. "I am living my heart's desire." she says.

Get Expert Advice

Sometimes people need guidance in finding out what they really want to do. Henry Stewart, 59, ran a successful PR firm in Fort Worth, Texas, but he'd grown

tired of the business and had been in career counseling for two years to "discover where my true passion for work lay." Stewart had dabbled for years with the idea of becoming a chef. "I bought cookbooks watched cooking shows, and put together leaborate meals for family and friends." When his brother died from liver cancer in 2004, he decided that life is short and change is good. With the blessing of his wife, Randi, he took the leap. Stewart enrolled at the Culinary Institute Alain & Marie Len Otre in Houston, carred an internship at a premier restaurant in Alsace, France, and eventually landed a position as a chef at a fine-dining restaurant in Fort Worth. "I'm having the time of my life" he declares.

Career counselors can help you in a number of ways. They can make you aware of alternative job opportunities and aid you inlearning more about yourself. "A good counselor focuses your time and energy much more efficiently," says Helen Harkness, president of Career Design Associates in Garland, Texas.

The professional career adviser is especially useful to an older individual who is thinking about changing careers. Here's ship: The counselor can aid you in sorting through the overwhelming number of career possibilities and options. In addition, a counselor can identify personal issues that may be holding you back.

The process of career counseling usually follows a fairly predictable are. The first step is an interview and evaluation process. The counselor might then decide to administer an aptitude test—one of the oldest and most trusted methods for identifying personal interests and how they fir in with career possibilities. "When testing is combined with someone who has expertise in administering a test," says David, P. Campbell, a leading expert on career development in Colorado Springs, "it can provide plenty of useful information." If the test is done right, a career counselor should send you away with a clearer idea of your skills, interests, and apritudes and a solid career-development plan. (For information on how to find a career counselor go to www.aarpmaazine.org/.nonev.)

Smarten Up

It's very likely you'll need a skills upgrade to land your dream job. That means heading back to school. Not to worry. You'll be joining a growing crowd: as more and more boomers and other older Americans pursue new careers, the look and feed of the classroom is changing. No longer ist an oddity to see 50- or 60-year-olds attending a trade school-a community college, or a four-year university. (contruste on seafers)

A MEANINGELII NEW MISSION

As his 30-year career in the Naivy drew to a close, Lieutenant Commander Rick Koca's throughts turned to his next calling. The former scoutmaster had already spent time volunteering at a shelter that helped homeless teens in San Diego's Balibos Park. Shocked by the number of street kids, and compelled by the need to connect with these vulnerable children "who were afraid to ask for help," Koca founded Standly Gor Kids in 1990. Ayear later he retired from the Nay and devoted himself to growing the charity into a national program.

"I knew from the beginning that the problem was national in scope," says Koca, 66. "It's difficult to believe that we live in a society that lets children live and die on the streets. But they are out there."

Within his first year of retirement, he had opened programs in Denver, Norfolk, Virginia; and Seattle. Today, Standly Por Kids operates in 39 cities with some 2,500 volunteers. Although affiliated with charter high schools and other support programs, at its core the program provides street outreach. Counselors seek out homeless kids—communicating with them and finding out what they need, and providing everything from a sympathetic ear to toothbrushes to clean underwear.

"What we do really helps. You see kids get off the streets," says Koca. "And this work provides me with meaning and purpose."—Valerie May



See Rick Koca in action and meet the homeless teens that StandUp For Kids seeks to help in a multimedia special at www.aarpmagazine.org/streetkids.

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ployers will follow their example. That said, we present our Top 10.

1. Cornell University thaca, New York

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San Diego. sent Cornell to the head of this year's California class. Besides having long-term care HEALTH CARE insurance for employees and their loved www.scripps.org ones, the university now has a consultant. 11.589 employees to help workers find the right child-care (32% 50+) and elder-care facilities for family mem-Scripps gives its bers. Another benefit is a pretax savings workers the red account to help employees pay for carnet treatment. dependent-care costs. One more reason literally. After every Cornell makes the grade: its employees five years of serand retirees can take several classes a vice, employees year at the prestigious university—for free. are treated to an Oscars-style din-

ner celebration, including a nine-piece band and a Joan Rivers impersonator (we're not kidding). But Scripps is completely serious about protecting its employees and their families. Example: a new elder-care program, which provides employees with professional care managers who conduct in-home assessments of aging family members and recommend and help secure longterm care facilities if needed. Our favorite Scripps benefit? Six free 30-minute massages a year for interested employees.

3. SC Johnson Racine, Wisconsin

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physician (and a complete

www.leememorial.org 9.204 employees (38% 50+) Leave it to a leading-edge health care company to find creative ways to protect its employees, um, health. Here's how: Employees enrolled in

Lee's health plan receive free generic medications to help treat diabetes, cardiovascular disease, and high cholesterol, and everyone at Lee has access to free clinics at all of the system's hospitals. Plus, workers who sign up for the company's low-cost weight-loss program receive access to personal trainers, dietitians, and nurses. And employees looking to balance their mental well-being-or simply seeking a change of scenery-can take up to one year off while still re-

6. Securian

St Paul Minnesota INSURANCE www.securian.com 2.454 employees (22% 50+) Securian puts a premium on the happiness of its employees with an array of flexible work arrangements, including compressed work schedules.

ceiving health care benefits.

annual physical is free). Another attention grabbers The company pays up to \$50 a night to cover child-care and elder-care costs when workers are away on business.

4. YMCA of **Greater Rochester** Rochester New York

PHII ANTHROPY

www.rochestervmca.org 2.434 employees (18% 50+) Why the Y? For starters, a tuition reimbursement of \$3,000, a generous 12 percent contribution to employee 403(b) plans, and the opportunity for 50+ workers to spend half the year at a Y located in a warmer clime. Above all the Rochester YMCA lives up to its healthy mission: employees and re tirees enjoy the center's facilities for free, and a Walk the Talk program provides workers with pedometers and encourages them to take 10,000 steps a day. The best part about it? The team of employees that walks the most steps enjoys free cooking lessons from a nutritionist.

job-sharing programs, and telecommuting options. In addition to six months of job-protected family or medical leave, the company has an "extended illness" program, which gives employees a week of paid sick leave for each year of full serv-

ice after the first year.

THE REST OF THE BEST... See 40 more companies honored by AARP for valuing older workers, at www.aarpmagazine.org/money. You'll learn how the winning companies were judged and how they scored in five categories important to 50+ workers.

2. Scripps

Health



7. First Horizon
National
Corporation
Memphis, Tennessee

www.firsthorizon.com 10,661 employees (27% 50+) Financial glant First Horizon protects its employees' wallets with a slew of services: free financial planning one-on-one retirement counseling, discounts on home-loan service charges and fees and preferred rates on mutual funds. The company's most budget-friendly benefit? In addition to a generous health plan, First Horizon offers workers a Flexible Dollars program, which provides an average of \$2,439 of pretax income to employees to help cover health care premiums, child-care costs, and reterment savings.

8. Stanley Consultants Muscatine, lowa CONSULTING SERVICES

SERVICES
www.stanley
consultants.com
1/103 employees (34% 50+)
Why has Stanley Consultants landed in our Top
10 for the fourth time in
a row? Because of its
commitment to supnorting its worders in

for fellow colleagues to use in an emergency. (During the lowa floods this pastaley employees used the fund to repair their hours.) Workers who are retiring can cash in their accumulated sick leave along with any remaining wacation leave.

9. Bon Secours Richmond Health System

Richmond, Virginia HEALTH CARE www.bonsecours.com

AG9 engioles (0.0% 50+)
We admire the way Bon Secours
promotes interpenerational bonding. The
organization added an on-site children ocenter last year for the children and
egandchildren of its workers. A GrandParters program encourages employees to
iring their parents to work to bond with
he kids at the center. And Bon Secours
seently added five annual \$1,000 college
cholarships for grandkids of grandkids of prolyoges.

10. Blue Cross Blue Shield Association

Chicago, Illinois INSURANCE www.bcbs.com

907 employees (37% 50+)
Blue Cross Blue Shield Association
climbed an impressive 37 spots from last
year's list, and the reason behind the

giant leap is simple: BCBSA keeps adding perks for its 50+ employees, Its Mature Workers Program offers employees and first-year retirees who are 55 and older a \$150 tuition reimbursement for any personalinterest class they choosefrom cooking to computer science-and deep discounts on professional financial planning. For those still looking to sharpen their business brain. BCBSA provides an in-house M.B.A. program at a low costright on the premises.

-Reporting by Audrey Goodson

IONAL EMPLOYERS

sthat of these winning employers, so others can see how they benefit both the employee and the employer. The tractive the ten companies listed below were honored by ection AARP, and we highlight one innovative practice for each everal For more information about them and their age-friendly citices programs and perks, visit www.aarpinternational.org.

MUNICIPAL

IP GOVERNMENT

It Encourages older teachers

to continue working.

dom

Inkfish Call Centres, Domestic & General Group Limited

Nottingham, United Kingdom sofan INSURANCE
Ensures that Job-recruiting

materials and outreach
methods are non-age specific.

Loewe AG

inters. ELECTRONICS
Rotates assembly line workers
to prevent joint and skeletal
repetitive-motion injuries.

SICK AG

Waldkirch, Germany
INDUSTRIAL
EQUIPMENT/
COMMERCIAL
MACHINERY
Maintains strong ties
with retired employees
and encourages employees

mentoring relationships.
Singapore Health
Services Pte Ltd

(SingHealth)
Singapore
PRIVATE HOSPITAL/

HEALTH CARE
Provides special consultants
to guide older employees
through career transitions.

AARP BEST EMPLOYERS FOR WORKERS OVER 50

AFTER EIGHT YEARS of honoring great employers, we've become pros at identifying creative workplace practices that benefit 50+ workers. We've seen innovations such as flextime, phased retirement, and tuition reimbursement become mainstays at age-friendly companies. But even our seasoned judges were impressed by this year's group of honorees. Their commitment to the total health and well-being of their workers and families is further evidence that the 50+ employee has become a valuable asset worth nurturing and protecting. Our hope is that more forward-thinking em-

ployers will follow their example. That said, we present our Top 10.

1. Cornell University Ithaca, New York HIGHER EDUCATION

Scripps www.cornell.edu Health 11,302 employees (43% 50+) A comprehensive approach to caregiving San Diego. sent Cornell to the head of this year's California class. Besides having long-term care HEALTH CARE insurance for employees and their loved www.scripps.org ones, the university now has a consultant 11.589 employees to help workers find the right child-care (32% 50+) and elder-care facilities for family mem-Scripps gives its bers. Another benefit is a pretax savings workers the red account to help employees pay for carpet treatment. dependent-care costs. One more reason literally. After every Cornell makes the grade: its employees five years of serand retirees can take several classes a vice, employees year at the prestigious university-for free. are treated to an Oscars-style din-

ner celebration, including a nine-piece band and a Joan Rivers impersonator (we're not kidding). But Scripps is completely serious about protecting its employees and their families. Example: a new elder-care program, which provides employees with professional care managers who conduct in-home assessments of aging family members and recommend and help secure longterm care facilities if needed. Our favorite Scripps benefit? Six free 30-minute massages a year for interested employees.

3. SC Johnson Racine, Wisconsin CONSUMER

PRODUCTS www.sciohnson.com 3,258 employees (35% 50+)

Employee pampering dis tinguishes multinational SC Johnson, where workers in need of a little TLC receive massages and physical therapy at a reduced cost in the on-site, 100,000square-foot fitness facility. Among other perks that emplovees enjoy is a surrounding 142-acre park, with activities ranging from miniature golf to canoeing to swimming in an Olympic-size pool. And if they're feeling under the weather, C Johnson workers have access to an on-site physician (and a complete

annual physical is free). Another attention grabber: The company pays up to \$50 a night to cover child-care and elder-care costs when workers are away on business.

4 YMCA of **Greater Rochester** Rochester, New York PHILANTHROPY

www.rochesterymca.org 2.434 employees (1896.50+) Why the Y? For starters, a tuition reimbursement of \$3,000, a generous 12 percent contribution to employee 403(b) plans, and the opportunity for 50+ workers to spend half the year at a Y located in a warmer clime. Above all, the Rochester YMCA lives up to its healthy. mission; employees and re-

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www.firsthorizon.com 10,661 employees (27% 50+) Financial giant First Horizon protects its employees' wallets with a slew of services: free financial planning, one-on-one retirement counseling, discounts on home-loan service charges and fees, and preferred rates on mutual funds. The company's most budget-friendly benefit? In addition to a generous health plan. First Horizon offers workers a Flexible Dollars program, which provides an average of \$2,439 of pretax income to employees to help cover health care premiums, child-care costs. and retirement savings.

 Blue Cross Blue **Shield Association** Chicago, Illinois

INSURANCE www.bcbs.com-907 employees (37% 50+) Blue Cross Blue Shield Association

climbed an impressive 37 spots from last year's list, and the reason behind the

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-Reporting by

8. Stanley Consultants

Muscatine, lowa CONSULTING SERVICES www.stanley consultants.com 1,103 employees (34% 50+) Why has Stanley Consultants landed in our Top 10 for the fourth time In a row? Because of its commitment to supporting its workers in times of need. Stanley employees are encouraged to donate money and paid time off to a

Member Charity Fund

for fellow colleagues to use in an emergency. (During the lowa floods this past summer, some Stanfund to repair their

ley employees used the homes.) Workers who are retiring can cash in their accumulated sick leave along with any remaining vacation leave. Stanley Employees not quite ready to retire but who are looking to explore the world can apply for work on overseas assignments.

Bon Secours Richmond Health System Richmond, Virginia

HEALTH CARE www.bonsecours.com

6,579 employees (30% 50+) We admire the way Bon Secours promotes intergenerational bonding. The organization added an on-site child-care center last year for the children and grandchildren of its workers. A GrandPartners program encourages employees to bring their parents to work to bond with the kids at the center. And Bon Secours

recently added five annual \$1,000 college

scholarships for grandkids of employees.

Audrey Goodson

HONORING INTERNATIONAL EMPLOYERS

AARP IS GOING GLOBAL in its search for companies that have created workplaces that welcome 50+ workers. In this, its first year, the AARP International Innovative Employer Awards competition attracted a stellar selection of companies representing diverse industries from several countries. AARP's goal: to share and promote the practices

COMMUNICATIONS Helps employees keep up their career skills to meet changing demands.

Centrica plc

Windsor, United Kingdom UTILITIES Instructs managers and employees on the merits of an age-diverse workplace.

Deutsche Bahn AG Berlin, Germany TRANSPORTATION Promotes the benefit of inter-

generational work teams. Horsens Kommune Horsens Denmark

AARP, and we highlight one innovative practice for each. For more information about them and their age-friendly programs and perks, visit www.aarpinternational.org. MUNICIPAL SICK AG GOVERNMENT

of these winning employers, so others can see how

they benefit both the employee and the employer.

The ten companies listed below were honored by

Encourages older teachers to continue working. Inkfish Call Centres, Domestic & General **Group Limited**

Nottingham, United Kingdom INSURANCE Ensures that job-recruiting materials and outreach

methods are non-age specific. Loewe AG

Kronach, Germany

ELECTRONICS Rotates assembly line workers to prevent joint and skeletal repetitive-motion injuries.

Waldkirch, Germany INDUSTRIAL FOLIPMENT/ COMMERCIAL MACHINERY Maintains strong ties

with retired employees and encourages employeementoring relationships. Singapore Health

Services Pte Ltd (SingHealth) Singapore

PRIVATE HOSPITAL/ **HEALTH CARE** Provides special consultants to guide older employees through career transitions.

WWW.AARPMAGAZINE.ORG 81

Agewell-Sandwell **Primary Care Trust** West Bromwich.

United Kingdom PUBLIC HOSPITAL/ HEALTH CARE Makes flexible work schedules a priority in order to maintain employee work-life balance.

Alexandra Hospital Singapore

PUBLIC HOSPITAL/ HEALTH CARE Redesigned its workplace to ease the stress of physical duties on employees.

BT Group plc London, United Kingdom

The Art of Living

NOT TO FRET DeeAnn Hendricks doesn't actually play the guitar—but making guitars is her form of play. See story on page 84



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GENUINELY WORTHWHILE



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No Strings Attached

Don't try to buy one of the masterfully crafted guitars that DeeAnn Hendricks makes, She'd rather give them away

THE GUITARS ARE NOT merely beautiful. They're positively gemlike, with perfect proportions and immaculate detailing, polished to a mirror sheen. DeeAnn Hendricks makes them in her spare time-in her basement in suburban Excelsior, Minnesota. To make guitars like this, you'd think you'd have to apprentice with

a Spanish master. Hendricks bought a kit and taught herself.

"I just like making something that people are going to enjoy," the 53vear-old grandmother says, her genuine midwestern modesty showing. "I could have made violins, I suppose, but more people play guitars."

A graphic designer by profession, she's made ten of the instruments in seven years, taking her time, making small adjustments for months as the body settles and the neck shifts under the pressure of the tightened strings. And then, more often than not, Hendrickswho doesn't play guitar herself-gives them away. "I can't sell them," she says. "You don't put prices on your children."

Does motherly devotion explain her mastery? "She's willing to try anything to make a better guitar," says her husband, Kevin. "Sometimes things don't work. When a guitar body cracks, it's like her child is ill. But then she tears back into the job and works it out. When she finally comes upstairs, the guitar is better and she's better, too." -Jon Spayde

Miller Williams, the Arkansas poet (and the father of singer-songwriter Lucinda Williams) was a young biology teacher when he had this encounter with a legend in the making

"I met Hank Williams in late December 1952 when he and his band, the Drifting Cowboys, performed at McNeese State College In Lake Charles, Louisiana, where I was teaching. I was 22, and Lucinda was in the womb. I stepped up onto the stage after the concert, when Hank and the band mem-

bers were putting things away. He looked guizzically up at me from his chair, and I said, 'Mr. Williams, my name is Williams, and I just want to tell you that you're the best there is.' He stood up and said, 'Anywhere around here to get a drink?'

"I told him that there was an Esso station a few blocks away-filling stations used to have bars, quite often-and he asked me to tell his driver where we'd be. I drove us to the station, we settled into a booth, and he ordered a beer. This was my first college teaching job, and I thought I ought to be drinking something more sophisticated. He had a couple of beers while

we talked and I sipped on my Scotch. He seemed to agree with most of what I said and laughed a couple of times at what I thought was funny, and then he saw his driver pull up in the big Cadillac, I kept my seat as he rose and stepped past me toward the door, and he paused to put his hand on my shoulder. 'You ought to drink beer, Williams, he said. 'You got a beer-drinkin' soul." -As told to Alanna Nash



love the process. I'll go home stressed. go to the basement. and start working with the wood, and six hours will pass before I look up." -DeeAnn





FEAR NO FOOD, DENTURE WEARER.





Judith Crist Loves Ted Turner

When the veteran film critic is up late, she turns on the television and lets her favorite movie channel get her through the night

IN THE WEE small hours of the morning, Judich Crist can often be found snuggled in a comfy chair in her Manhattan apartment, warching an old movie on cable. After more than 30 years of reviewing films—for the Today show, New York magazine, and TV Guide—Crist, 86, still goes to the multiplex every week. But that's not enough for this film lover this film lover.

"I'm a night person," she says.
"If I'm not sleepy, I'll look at Turner

Classic Movies, my favorite place on all of television. I have elevated Ted Turner to sainthood." And not just because TCM is com-

mercial free True classics hold up to endless viewing, says Crist, who is in her SIst year of teaching opinion writing at Columbia University's Graduate School of Journalism. Her favorite film? She can't narrow it down to one, but Orson Welles's monumental Citizen Kane still mesmerizes, she says, as 6 Movies Crist Can't Resist

- Dodsworth (1936), directed by William Wyler
- Stagecoach (1939), directed by John Ford
- Citizen Kane (1941), directed by Orson Welles
- The Maltese Falcon (1941), directed by John Huston
- All About Eve (1950), directed by Joseph L. Mankiewicz
- Tootsle (1982), directed by Sydney Pollack

a recent late-night viewing confirmed.

"I picked it up and after ten minures I thought, 'Well, I'll stay with it for a bit and then I really have to go to bed.' And then I found myself sitting up until 3:00 A.M., watching something I could recite line by line.

"But I noticed for the first time—and this may be the 50th or 60th time I've seen Citizen Kane—that at the very end, as the camera pulls back on the gates and the No TRESPASSING sign, in the back at the very top of the picture, there is smoke coming out of the chimney of

the Kane mansion. I guess all the other times I've been looking at the gate.
"The smoke made me feel some-

thing that I never felt before: that we did trespass. But I always notice something new with Citizen Kane. It astounds me.

"Great performances, no matter what you thought of them the first time, will always reveal something more. The way Orson Welles destroys his wife's bedroom when he throws her out. You would think that the first pass at the room would be the most ferocious, but his rage grew in ferocity. I found myself seeing more nuances. And that's the point. The beauty of film is that it's forever. It's like rereading Shakespeare. There is always something more."—Bob Calandra

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Judith Crist Loves Ted Turn

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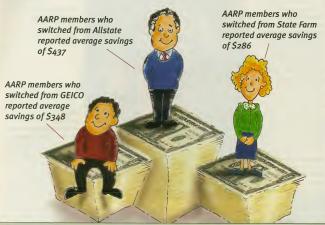
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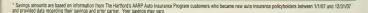


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Chicken Marcella

She never cooked before she married and didn't even talk about food-but after trying a few dishes on her husband, Marcella Hazan brought the world simple Italian cuisine By Victor Hazan

WHEN MARCELLA became my wife, 53 years ago, she had never done any cooking-nor showed any interest in it. Eating well was my paramount pleasure, but her apparent indifference to what came to the table did not alarm me. We lived with her parents in the Italian seaside town of Cesenatico. on the Adriatic, and they were both excellent cooks.

Not too many months passed, however, before Marcella was at the stove, in a kitchen far from home, in New York City, where we had moved. Neither her mother nor her father was there to help. It was 1955. before e-mail, before inexpensive overseas telephone service. The only purpose of Marcella's rare calls to Italy was to hear the reassuring

sound of a beloved voice. It would have been unthinkable to discuss the makings of meat sauce.

Marcella spoke no English at that time. There were no Italian foods in the grocery stores of Forest Hills, the Queens neighborhood where we first lived. For indispensable ingredients such as olive oil, pancetta, or genuine Parmesan cheese, she had to undertake an expedition to Manhattan by subway and bus. I thought about her lifelong indifference to culinary matters; about the years she had spent far from her mother's elbow, earning two graduate degrees in the sciences; about the baffling, uninspiring dishes we now occasionally ate out; about the alien look of the foods in the local Grand Union, the first supermarket she had ever seen. I wondered how she was going to make dinner. It would take a miracle.

When we became acquainted, among the many qualities of mind and body that made Marcella so



ROAST CHICKEN

3- to 4-pound chicken Salt Freshly ground black pepper 2 small lemons 1. Preheat the oven to 350°F.

2. Wash the chicken in cold water, inside and out. Remove any fat hanging loose. Let the water drain out and pat the bird dry with a towel.

3. Rub a generous amount of salt and pepper on the chicken, inside and out.

4. Wash and dry the iemons. Soften each by rolling it back and forth on a counter while

Amazingly moist and easy to make, this self-basting chicken will puff up as it cooks if the skin stavs unbroken.

pressing on it with the palm of your hand. Puncture each lemon in at least 20 places, using a round toothpick, a trussing needle, or a fork.

5. Place both lemons in the chicken's cavity. Close the opening with toothpicks or a trussing needle and string. Don't make it absolutely airtight-the bird may burst. Tie the legs in their natural position with string.

6. Put the chicken in a roasting pan, breast side down. Place it in the upper third of the oven. After 30 minutes, turn the breast side up. Try not to puncture the skin, but don't worry If you do. The chicken will be just as good.

7. Cook for another 30 to 35 minutes, then increase the heat to 400° F; cook for 20 minutes more. Plan on 20 to 25 minutes of total cooking time per pound. There is no need to turn the chicken again. 8. Bring the bird to the table whole I eave the lemons in it

until the chicken is carved and opened. The luices that run out are perfectly delicious.

Nutrients per serving 768 calories, 114g protein, 3g carbohydrates, 1g fiber, 30g fat (8g saturated fat), 340mg cholesterol, about 931mg sodium

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can savor delicate musical nuances without disturbing others. And

when you're not listening to music, you can slip into a tranquil haven — where you can relax and enjoy peace and solitude. Clearly, these are no ordinary headphones. It's no exaggeration to say they're one of those things you have to

experience to believe.

"It's as if someone behind your back reached out, found the volume control for the world, and turned it way, way, down," reports TechnologyReiseu.com. Bose QC'2 headphones incorporate patented technology that electronically identifies and dramatically reduces noise.

while faithfully preserving the music, movie dialogue or tranquility you desire. We designed these headphones primarily for airplane travelers. But owners soon starred telling us how much they enjoy using them in other places to reduce distractions around them. They're excellent for listening to music whether you're on the go, at home or in the office.

"Forget 'concertlike' comparisons; you'll think you're onstage with the band." That's what Travel + Leisure Golf



said when these headphones were first introduced. You'll relish the sound of a bass guitar. Or a flute. Or the delicate inflections of a singing voice. The audio is so clear you may find yourself discovering new subtleties in even your favorite music.

"The QuietComfort 2 lives up to its name, enveloping you in blissful sound in the utmost comfort. It's easy to forget they are on your head." That's what respected



columnist Rich Warren reports. To enjoy peace and tranquility, simply turn them on. To add Bose quality

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in-flight audio system or home stereo. They also offer a foldflat design for easy storage in the slim carrying case.

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attractive were her analytical powers of observation. Her capacity to absorb and long retain particulars of the world and of the people around her seemed inexhaustible. But it never occurred to me that this talent of hers would ever affect what she put on our table-much less what millions of people would put on theirs. So it was with happiness and amazement, that first year of married life in America, that I came home to find a splendid soup of potatoes and leeks; or a beautiful platter of noodles with asparagus, stippled with cream and diced ham: or saltimbocca-slices of veal layered with pancetta and sage; or thin rounds of carrots slow-cooked in a skillet until they shrank and curled brown at the edges, developing a flavor that was both savory and intensely sweet. The dishes came out of our comforting family repertoire, but they seemed more delicious than I could recall their ever having been.

Fourteen years later, the scientist I had married, the woman who had been so reluctant to make room for food in her conversa-

> tion, could be found conducting a weekly class in Italian cooking in her apartment. Four years after that, in 1973, her teachings were turned into the first of the six cookbooks she would write. The Classic Italian Cook Book It was a classic in name that became a classic in fact, a book that opened the doors of kitchens throughout America to the joys and simplicity of Italian cooking. Soon thereafter we had the curious experience

of reading in a newspa-

per or a magazine about dishes that had up to then been an intimate part of our lives. And in time, at the schools that Marcella founded in Italy and at demonstrations she gave on five continents, we saw thousands of students coming to



learn from her the making of refreshing dessert the same simple dishes.

For more than half a century. Marcella has cooked every meal we have had at home. It has been a daily rit-

Marcella. ual of sensual satisfaction that for consistency and longevity may be unsurpassable. It has also been about more than eating. There is more to Marcella's cooking than a highly developed capacity for observation, more than an unfailing taste memory, more than skill, more than the glorious food culture into which she was born. When she cooks, she has something in common with the way gifted people paint, or make music, or dance. She bakes bluefish with rosemary, garlic, and potatoes, tosses penne with vellow peppers. simmers tomato sauce with butter and a single whole onion, and the flavors she conjures rise from a source that lies beyond the ingredients themselves. To cook, she taps that source. Where it springs from is a mystery, but out of that mystery comes her art.

Victor Hazan has translated all his wife's books into English from her Italian manuscripts, including her new autobiography, Amarcord (Gotham Books). This is the first time Victor has written about Marcella.

Recipe //////// Serves 4

6 sweet, juicy oranges Peel of 1 lemon, grated without digging into the white pith 5 tablespoons

granulated sugar Juice of half a lemon 1. Using a sharp paring

knife, peel 4 of the 6 oranges, stripping away all the white, spongy pith and as much of the thin skin beneath it as possible. 2. Cut the peeled oranges Into slices less than 1/2-inch thick. Pick out all seeds. Place the slices on a deep platter or into a shallow serving bowl, and sprinkle with the grated lemon peel. Add the sugar. Squeeze the remaining 2 oranges and add their juice to the platter or bowl. Add the lemon juice. then toss gently several times, being careful not to break up the orange slices. 3. Cover with plastic wrap and refrigerate for at least 4 hours, or even overnight. Before serving, turn over the orange slices 2 or 3 times after taking them out of the refrigerator.

Nutrients per serving 166 calories, 2g protein, 43g carbohydrates, 5g fiber, no fat or cholesterol, 2mg sodium

For the Hazans.

seen here at home in

Florida, lunch is the

day's main meal.

Phone Marcella

she's likely to

something on

the fire!

say, "Excuse me

a moment. I have

any morning and

This no-fuss,

is a great way to

bring a meal to a

fragrant close, says

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WASHINGTON DC 2008 IT'S MON MENTAL



Scotland's Sacred Isle

A pair of spiritual seekers find joy from Celtic traditions on rugged, mystic lona By Jessica Maxwell

"OH, WE'LL TAKE THE high road, and they'll take the low road. and we'll get to Scotland aforrrre... our luggage!"

My best friend, Rande, was losing it. We were standing on the ragged hem of western Scotland, having traveled 5,300 miles from the Pacific Northwest to London to Glasgow to the Isle of Mull to the Isle of Iona, arriving with the clothes on our backs. Due to a system breakdown at Heathrow Airport, our bags were very lost.

"They'll never find us!" she wailed. "We don't even know where we are!"

Iona is one of the Scottish Inner Hebrides, and its 3.5 square miles of rock and heather are the home of early Celtic Christianity. Celtic scholar J. Philip Newell holds annual weeklong retreats here to present this natureloving religion in its original setting, which is why we've made the nearly 20hour trip. I'd met the gentle Canadianborn author, poet, and Church of Scotland minister two years earlier. while visiting family in Minneapolis, where Philip was leading a workshop.

He graciously agreed to a meeting, and for one spellbinding hour he shared his knowledge of the early Celts and how they had swept across central Europe to the British Isles around 400 B.C.E. The Celts were widely admired for the complex, knotted patterns of their metal jewelry, but it's their spiritual philosophy that so intrigues Philip. They believed in the holiness of all Creation, as he called the known universe. From exploding stars to our very selves, Creation is, he told me, "not made out of nothing by a distant Creator, as so many churches would have us believe, but a living energy born of the womb of God. We are not born in sin," he said; "we are deeply and essentially good." And the knot at the center of all Celtic art? "That represents the joyful holiness woven into the heart of all of Creation."

Philip had just recited my most closely held beliefs, and Rande's as well. We longed for a spiritual model that celebrated the joy of the sacred, the euphoria we found in morning meditations or the quietude of nature. Could this longing be based in our Celtic bloodlines? "The early Celts were nothing if not joyful," said Philip, "I

ABBEY ROAD Iona Abbey, left, attracts 140,000 pilgrims each year to an island of 140 year-round residents.

think you might feel at home with them." I quickly signed us up for his next Iona workshop-though our lack of luggage was now darkening Rande's mood.

"It's a spiritual retreat," I reminded her. "We don't need material things."

At our welcome dinner, Philip sat at a table in the St. Columba Hotel dining room, surrounded by his ad hoc parishioners, who were as nourished by his good cheer as by the excellent dishes.

"What is this?" Rande asked our young redheaded server.

"Tat's the haggis, 'tis,"

Rande blanched. "We make it fresh. 'Tis bettah."

It was delicious. As were the freerange venison, the bright vegetables from the hotel's organic gardens, and the local single malt that made us Lucy-and-Ethel loopy.

"You can take voor whisky into voor meetin', God won't mind."

SSICA MAXWELL PHOTOGRAPHY, OPPOSITE: STONE/GETTY IMAGES

At our after-dinner orientation. Philip's purposeful voice brought our lively group to order-and Rande and me back to sobriety. We would meet in the hotel's sitting room for morning and evening sessions led by Philip and Ali, his wife, as we explored Celtic spiritual tradition via lectures, chants, songs, dances, silent reflection, and prayer. The week's finale would be a pilgrimage to St. Columba's Bay, and then, provided our luggage (and hiking boots) arrived, to Iona's hilltops. Philip traces his own Celtic journey to his work as warden for Iona Abbey from 1988 to 1992. Thus these annual retreats are a return to the island he considers "an extraordinary window into the soul of Creation."

That first night, Rande and I couldn't sleep. Both of us are, shall we say, sensitive Soul sisters since we met after college, we share a suite of unusual traits that includes seeing ghosts.

"Many sensitives can't sleep on Iona at first," Philip said as we walked to Iona Abbey the next morning, "The energy of Creation here is intense."

Iona's reputation as "the Holy Isle" started in 563 c.E., when an Irish monk named Colum Cille-later "St. Columba"-landed in a rowboat with fellow friars on a half-moon beach now called St. Columba Bay. The good monk founded a monastery, and his legacy was secured a century later when Iona's ninth abbot published Life of Columba, a volume filled with stories of the saint's prophecies and miracles (one monk witnessed Columba surrounded by adoring angels).

During the week, virtually everyone in our group called the island magical. There was, indeed, a luminescence to the island's muscular landscape, a certain delicious dash to the mineralized sea air, a comfort in the dark cologne of ancient rock and loam. Even the water around Iona was a tropical blue, like the turquoise of the Caribbean or Hawaii. On the short stroll from the hotel to the abbey, where we worshiped in the

morning and at night, the Celtic winds seemed to imbue our energies with fresh charge. That is what sets Iona apart from other pretty British places. and its special electricity was amplified by green fields filled with white lambs,



LASS REUNION Rande Anderson, left, and the writer embraced Iona as their spiritual home.

the sweep of farmhouses. even in the sweetness of the abbev's services, so inclusive and free of dogma, a perfect embodiment of Philip's

message. "You are above me O God, you are beneath, you

are in air, you are in earth, you are beside me, you are within," he said one morning reading an old Celtic prayer. "Kindle within me a love for you in all things."

"Yes, ves," murmured a silverhaired man from Texas sitting beside us. "That is what I want to feel, Yes."

This reverence for the earth was most apparent on our pilgrimage to St. Columba Bay. The day carried a sweet North Atlantic chill. After a long hike, we emerged on the beach, where Philip had us choose two stones: one represented something we wanted to purge from our psyches-we were to throw this into the sea. The other we would take home to remind us of a

change we wanted to keep. At the water's edge, a member of our group, a 62-year-old woman from California. was sobbing.

"I threw away the shame I've carried my whole life for feeling God in nature," she told us, saving the church of her youth considered the idea a sin. "And this," she said, holding a smooth circle of Iona's green marble in her palm, "represents my transformation."

After we returned home. Rande had a dream. In it she was told we both must "drink a vial of sacred liquid to protect our inner selves." I e-mailed Philip to see what he thought.

"If you'd been able to take the second half of the Pilgrimage," he wrote, "you would have come to a sacred spring whose waters are associated with many healings. I never leave Iona without drinking from it."

"So," Rande hissed when I called her. "If our luggage had shown up we would have had our boots and done the whole pilgrimage and made it to the tallest hill and drunk the sacred water."

"No. no." I told her. "Don't you see? We lost our baggage. We're not weighed down with old ideas anymore. and we're not spiritual orphans. We're joyful Celts! Your dream was the creative power of Iona calling us home."

Jessica Maxwell's spiritual adventure Roll Around Heaven will be published by Beyond Words in the fall of 2009.

Faith-Based Journeys

For Celtic workshop info go to www.jphllip newell.com: iona info is at www.isle-of-iona .com. More options: American Jewish Congress runs tours on

six continents (800-221-4694: www.ai congresstravel.com).

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leads trips to Mecca (630-629-1818; www .barakahhajj.com). · Char Dham Pilgrimage Tour hits Hindu holy sites (91-11-4215-3655: www.chardhampilgrimage-tour.com). · Christian Travel Finder plans cruises, tours. and retreats (888-5187571; www.christian travelfinder.com). · Globus offers religious tours in Europe (866-313-2855; www.globus faith.com).

 Insight Travel explores Buddhist sites (800-688-9851: www .insight-travel.com). -Laura Daily

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How to use this AARP Voters' Guide:

Pass this guide on to friends and family.

*
Share your views with the candidates.

* Ask for clarification from any candidate whose answer seems unclear.

*
Be sure
to vote on
November 4.

2

AARP"



U.S. PRESIDENT **Priorities**

• What will be your top domestic issue priorities if elected? How will you work to break the gridlock to get things done on these issues?

AARP's Position

I commit to help end gridlock by working across party lines to develop and support commonsense, bipartisan solutions on health care and financial security.

Millions of Americans worry about their health and long-term financial security. They fear the future will not be as prosperous for their children and grandchildren. They face competing demands: affording health care, saving for retirement, sending children to college, and supporting aging parents. At the same time, soaring health care costs constrain businesses' ability to grow and compete.

Our elected leaders in Washington have become increasingly unable to solve major issues because of partisan gridlock, Americans want results from our elected leaders, not promises without action. It's time for individuals. businesses, nonprofit organizations, and government to come together to find solutions.

AARP believes that providing quality, affordable health care and improving lifelong financial security for all Americans should be Washington's top domestic priorities.

John McCain (R)

Commit to help end gridlock by working across party lines to develop and support commonsense, bipartisan solutions on health care and financial security.*

* The candidate chose not to mark a circle.

Among my highest national priorities would be reforming our nation's failing institutions and assuring American prosperity. Essential to this agenda is supporting the housing market, reforming our health care system, addressing needed reform to our entitlement programs, and enacting needed reforms to ensure we can fund our national priorities, while offering a pro-growth tax code that would promote investment and spur economic growth and job creation. For too long, Washington has been consumed by a hyper-partisanship that treats every challenge facing us as an opportunity to disparage each other's motives and fight about the next election. My career is replete with examples of the type of bipartisan problem solving that we need to address these great challenges and secure our nation's prosperity.

Barack Obama (D)

I commit to help end gridlock by working across party lines to develop and support commonsense, bipartisan solutions on health care and financial security.

My top domestic priorities will be reforming our health care system to ensure all Americans have affordable, quality health coverage; enacting a bold climate-change and energyindependence agenda that creates 5 million new green jobs; and ensuring the long-term growth of our economy. I will build consensus for my proposals that reflects my campaign to engage directly with the American people and reject the old politics of Washington, which has cared more about special interests than the national interest. As a result of that failed politics, more Americans lack health insurance than any other period in history, are paving record gas prices, and have increasing economic insecurity while corporations are raking in record profits. My Presidency will put an end to that failed system.



Social Security

• Will you support or oppose a balanced Social Security plan to continue the program's guaranteed benefits for future generations? Will you support or oppose diverting Social Security payroll taxes to fund individual retirement accounts?

ΔΔ	DE)'e	Do	citi	ion

A balanced Social Security plan to ensure guaranteed benefits

Supports Opposes

Diverting Social Security payroll taxes to individual retirement accounts

Opposes Opposes

Social Security has provided peace of mind for Americans for over 70 years. The program's guaranteed, inflation-adjusted benefit protects families when a worker retires, becomes disabled, or dies. We all benefit from the shared responsibility of providing for today's beneficiaries, with the knowledge that future generations will also share the responsibility for share the responsibility of share the responsibility of the share the responsibility of the share the responsibility for the share the responsibility of the share the responsibility for the shared the shared

AARP believes that a bipartisan plan that balances additional contributions from higher-income workers with modest adjustments in future benefits can maintain Social Security's guaranteed benefits for future generations. AARP supports individual retirement accounts in addition to current guaranteed Social Security to believes diverting Social Security taxes from the Trust Fund to fund individual retirement accounts instead of Social Security would weaken the program and create a mountain of new federal debt.

John McCain (R)

A balanced Social Security plan to ensure guaranteed benefits*

Supports Opposes

Diverting Social Security payroll

taxes to individual retirement accounts*

Opposes Opposes

* The candidate chose not to mark a circle.

The only way we can ensure benefits for future generations is to put Social Security on a sound financial footing. As President, I will work with Congress on a bipartisan basis to make the hard choices to assure the solvency of Social Security and to protect the retirement security of the American worker.

Barack Obama (D)

A balanced Social Security plan to ensure guaranteed benefits

Supports Opposes

Diverting Social Security payroll taxes to individual retirement accounts

Supports

Opposes

I am committed to ensuring Social Security is solvent and viable for the American people, I will be honest with the American people about Social Security and the ways we can address the long-term shortfall, I will protect Social Security benefits for current and future beneficiaries, oppose efforts to raise the retirement age, and stand firmly against privatization. I believe that the first place to look for ways to strengthen Social Security is the payroll tax, which only applies to the first \$102,000 a worker makes. I have consistently said that we should examine including a "donut hole" to ensure we do not increase the burdens on middle-class Americans, I will work with Congress and the American people to strengthen Social Security.



Enhancing Retirement Security

• What options do you support to make saving for retirement easier for American families? Do you support or oppose guaranteeing employees access to automatic payroll deductions in the workplace to fund an IRA? Do you support or oppose creating retirement accounts in addition to Social Security?

AARP's Position	John McCain (R)	Barack Obama (D)	
Provide automatic payroll deduction for employee IRAs Supports Opposes	Provide automatic payroll deduction for employee IRAs* Supports Opposes	Provide automatic payroll deduction for employee IRAs Supports Opposes	
Create retirement accounts in addition to Social Security Supports Opposes	Create retirement accounts in addition to Social Security* Supports Opposes	Create retirement accounts in addition to Social Security Supports Opposes	

* The candidate chose not to

mark a circle.

benefits.

Lifetime financial security is a cornerstone of the American dream, vet this dream is being threatened by the phasing out of many traditional pension plans, and an economic environment where people find it difficult to save. Social Security was never intended to be a worker's only source of retirement income, AARP supports creating new retirement savings options and expanding existing supplemental retirement accounts that enable workers to accumulate retirement savings in addition to Social Security's guaranteed benefits.

Half of all workers have no organized way to save for retirement, such as pensions or 401(k) plans. AARP supports guaranteeing workers access to automatic payroll deductions to an IRA (Individual Retirement Account) in the workplace if their employers do not already provide them a pension or 401(k) plan.

Automatic payroll deductions for employee IRA's has proven to be an effective approach to encouraging and helping workers save for retirement, and I support them. I know that for many seniors, dividend and capital gains income is critical to a comfortable retirement, which is why I strongly support keeping capital gains and dividend taxes low, I also believe that within the broader context of a comprehensive, bipartisan reform, personal accounts can play a role in improving the retirement security for Americans, particularly young Americans; but these accounts should not be viewed as a standalone mechanism for meeting promised

I will strengthen the retirement security of American workers. Currently, 75 million working Americans lack employer-based retirement plans. My retirement security plan will automatically enroll workers in a workplace pension plan. Employers who do not currently offer a retirement plan will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt out if they choose. Experts estimate that this program will increase the savings participation rate for low- and middle-income workers from its current 15 percent level to around 80 percent. I will also expand the existing Savers Credit to match 50 percent of the first \$1,000 of savings for families that earn under \$75,000, and I will make the tax credit refundable



Making Health Care More Affordable

• What policies would you support to make health care and health insurance more affordable and accessible for everyone? What policies would you support to make Medicare more affordable?

1	- 11		
AARP's Position	John McCain (R)	Barack Obama (D)	
Subsidies/incentives/insurance reforms to make insurance affordable Supports Opposes	Subsidies/incentives/insurance reforms to make insurance affordable* Opposes	Subsidies/incentives/insurance reforms to make insurance affordable Supports Opposes	
Improved care for chronic diseases across all settings Supports Opposes	Improved care for chronic diseases across all settings* Supports Opposes	improved care for chronic diseases across all settings Supports Opposes	
A limit on Medicare beneficiaries' out-of-pocket costs Supports Opposes	A limit on Medicare beneficiaries' out-of-pocket costs* Opposes	A limit on Medicare beneficiaries' out-of-pocket costs* Supports Opposes	
	alternation of the state of the		

We believe affordable, quality health care is a fundamental right for all Americans. Availability of coverage, rising premiums, and the prospect of obing coverage altogether have become constant concerns for too many families, including older Americans, because Medicare cost sharing continues to increase as well.

Making health care affordable is a shared responsibility among government, business, health care providers, and individuals. We need to improve quality, eliminate waste, establish more efficient systems of care, and take individual responsibility to live healthier lives.

AARP believes existing programs, both public and private, should be strengthened with incentives and subsidies to encourage greater individual and employer participation. Improving care for chronic diseases such as diabetes, and expanding preventive care and greater use of research on health outcomes, will help reduce costs and improve overall health.

* The candidate chose not to mark a circle.

We need to get rising costs under control; and give individuals more choices. Health care choices are amongst the most personal of decisions, and should not be subject to the dictates of Washington. I propose giving individuals a tax credit to help with the purchase of health insurance, allowing Americans to choose the insurance provider that suits them best, including their existing employer-provided health plan. Americans need portable insurance that is there if they retire early, lose a job, or take time off to raise the kids. We must also move away from fee-for-service toward coordinated care that focuses on prevention and paying for quality outcomes. My reforms will also lower Medicare premiums that are increasingly eating into Social Security checks.

* The candidate chose not to mark a circle.

I want to stop talking about the outrage of 47 million uninsured Americans and start actually doing something about it. To do so, we need a President who can bring Democrats and Republicans together, stand up to the drug and insurance-industry lobbyists, and create a transparent process so that the American people can participate in the debate. That's how I expanded health care in Illinois, and that's how I'll do it as President, I am committed to signing a universal health care plan into law by the end of my first term in office, My plan will lower costs \$2,500 per year for the typical American family and enable all Americans to buy affordable, quality, and portable health insurance coverage.



Long-Term Care



 How would you shift long-term care services and
 financing so that people can afford to stay in their homes and communities as long as appropriate?

AARP's Positio	n	John McCain	(R)	Barack Obama	a (D)
Increasing consume control for people no term care Supports		increasing consum control for people term care*		Increasing consum control for people of term care Supports	
Improving standard incentives for qualit		improving standa incentives for qua Supports		Improving standar Incentives for qual	
Providing family caregiving Initiatives, such as respite care Supports Opposes		Providing family caregiving initiatives, such as respite care* Supports Opposes		Providing family caregiving Initiatives, such as respite care Supports Opposes	

At some point, most Americans will need supportive services to help with daily activities (such as dressing or bathing). The vast majority strongly prefer receiving care in their homes and communities rather than in more costly nursing homes or other institutions. However, government programs for long-term care are often geared toward institutions, making home- and community-based care much harder to receive. The caregiving burden-both physical and economic-is often overwhelming for millions of families.

AARP supports shifting long-term care programs to more home- and community-based services to help people stay in their homes and communities as long as appropriate, Consumers should have more choices and improved quality of care across all settings, and the caregiving burden on millions of families should be eased.

I am confident in the pioneering ple in a home setting, and would look to them first as models for how we need to approach this issue. There

* The candidate chose not to

mark a circle.

approaches for delivering care to peohave been a variety of promising state-based experiments such as Cash and Counseling or The Program of All-Inclusive Care for the Elderly (PACE), Through these programs, seniors are given a monthly assistance which they can use to hire workers and purchase care-related services and goods. They can get help managing their care by designating representatives, such as relatives or friends, to help make decisions. It also offers counseling and bookkeeping services to assist consumers.

Supports

The long-term care system is heavily biased towards institutional careeven though most people would rather remain at home-and the quality of care is often poor. Moreover, nursing home and home care are very expensive, and Medicare coverage for both is limited, making catastrophic expenses routine. As President, I will work to give seniors choices about their care, consistent with their needs, and not biased towards institutional care. I will work to reform the financing of long-term care to protect seniors and families from impoverishment or debt. I will work to improve the quality of elder care, including by giving our long-term care and geriatric workforce the respect and support they deserve and training more nurses and health care workers in geriatrics.



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AARP

STUESDAY, NOVEMBER 4

* Are you registered to vote?

if you want to vote and are not registered, go to www.aarp.org/ makeadifference/politics/ and look under "Tools" for Helping Americans Vote. Click on that link, which will take you to a website where you can find vour state in a drop-down list. Click on your state, and there you will find directions and a form to fill out to register to vote in your state. Once you have filled out the form, send it to vour local voter registrar (the address will be there). Be sure to note the deadlines for sending your form in to the registrar.

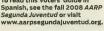
* Do you need an absentee ballot?

If you will not be able to get to the polls on November 4th to cast your ballot in person, you can apply for an absentee ballot. To apply for an absentee ballot, go to www.aarp.org/ makeadifference/politics/ and look under "Tools" for Helping Americans Vote, Click on that link, which will take you to a website where you can find your state in a drop-down list. Click on your state, and there you will find information on who can apply for an absentee ballot as well as a form to send in to receive an absentee ballot.

* Does your state have early voting?

To find out if your state allows early voting and on what dates that will occur, go to www.aarp .org/makeadifference/politics/ and look under "Tools" for Helping Americans Vote, Click on that link, which will take you to a website where you can find your state in a dropdown list. Click on your state, and there you will find out if your state has early voting and on what dates that will occur, as well as where you can vote early.

To read this Voters' Guide in Spanish, see the fall 2008 AARP Segunda Juventud or visit





if you want more information about where the candidates stand on the issues their websites are:

JOHN McCAIN (R) www.johnmccain.com

BARACK OBAMA (D) www.barackobama.com



DNA Genealogy

(CONTINUED FROM PAGE 57)

on tracing their shared family tree. (The image that comes to my mind is of two miners tunneling toward each other in the hope they'll eventually meet.)

This, says Bennett Greenspan, was his vision from the start. Today his company's database has more than 200,000 people in it. Greenspan configured that database so it would seek our matches between members and facilitate their getting in touch with one another. Which means that every time a new person enters the database, matches are instantly notified of the newcomer's arrival.

So back to my e-mail from Harry, He was writing, he explained, to invite me to join a club of sorts, in which all the members were genetically matched. Not to brag, but my cluster group has 81 members at present and is, according to Greenspan, one of the largest and most active 1, of course, couldn't be prouder.

But here, at last, is perhaps the most surprising thing of all; what seems, on the surface, to be the coldest, most impersonal means of tracing your own lineage is anything but. As I have said. before I received that e-mail, I had no idea Harry existed Aside from the fact that he and I both live in the New York City area and share a direct ancestor, we have very little in common. He's in his 80s, was born in Vienna, and is an electrical engineer: I'm in my 40s. was born in New York City, and am still inclined to stick a fork in the toaster unless someone stops me. And vet we have become very friendly, talk and e-mail often, and have even made plans to visit in person.

It's strange to think that it wasn't some outside networking entity but something deep inside me—not the Elks lodge or MySpace but my own DNA—that managed to offer me such a strong sense of community. Til have to find an armchair psychologist to tell. I'm sure there must be one in the family. #

Richard Rubin wrote about collecting in the March-April issue.

WHERE TO START

Many companies offer genetic genealogy services. How to choose? The basic service—analyzing your DNA—is pretty much the same everywhere. The difference lles in what extra features are offered. Here are a few of the better-known players.

Family Tree DNA has the largest database of potential matches. Options include software that calculates how far back you and a particular match share a common ancestor (713-868-1438; www.family treedna.com); \$129 and up.

Ancestry.com's database of potential matches is smaller, but its more conventional genealogical resources, such as online searches of vital records and other archival materials, are vast (800-958-9124; www.dna.ancestry.com); \$149 and up.

National Geographic's Genographic Project seeks to trace the "genetic odyssey" of mankind. Volunteers learn their "haplogroup," whose common ancestor lived tens of thousands of years ago. No matching with anyone (www.national geographic.com/genographic), \$100.—R.R.



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We Get Letters By Merl Reagle

Across

- 1 Voodoo charm 5 Medicine caveat,
- __directed* 10 Party animal?
- 16 Talk: slang 19 Mideast gulf
- 20 Did a little diction practice
- 22 UN's home 23 Making the top
- of the honor roll 25 Movies, in Variety
- 26 Power source 27 Kin of "Sorry!"
- 28 A poetic name for Ireland
- 29 Bad habit 30 Even a little
- 31 Type option: abbr. 34 "May__frank?"
- 36 Tacit 38 Nuclear vessel, briefly
- 39 Biscuit's cousin 41 Encircling attack
- 42 Recreation centers 47 A sign of spring?
- 50 Yes_ 51 Tribulation
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- 55 Type of relief?
- 56 French church
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- 62 "Out of love_ (Shakespeare)
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- 76 Ex-Vague publisher 77 "__ the dotted line" 78 An exceptional word?
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- 126 Tenth of a mil 128 Sends to dreamland
- 127 Bible bk 129 Her hair was a fright 130 Fat substitute 131 Mine finds
- Down 1 Molten matter
 - 2 Start of the title of a poem about a 5 Down
 - 3 Wall in the water 4 Not fooled by
 - 5 Decorative collectible
 - 6 Soak, old-style 7 The sun, in Sonora
 - 8 A cappella voice 9 Pacino role 10 Luau staple 11 Dramatist William

- 12 Top Indian, once 13 Actors John and Sean 14 in__(en route)
- 15 Fool 16 1950s rockets
- 17 Cold 18 Treated, as skis
- 21 World War II movie of 1082 24 Mid-March celebrants
- 29 Nebulous 32 Washing site
- 33 "..._ of cherries" 35 it means "within" 37 Health food-store
- offerings 38 In the past 39 "___ a Lady"
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- 56 Comeback of a sort 57 Beiglan treaty city
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- 72 20 Questions question 73 Wine out 74 Hitchcock-Uris
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- 122 Recombinant stuff 123 Links org.
- 124 Nine-digit item: abbr. Solution on page 110.

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Brian Williams

(CONTINUED FROM PAGE 53)

sequence of a James Bond movie, featuring Williams as a swaggering, 007-style correspondent.

Smilovitz insists, "If he wanted to host a late-night talk show combining comedy and politics, he could do that. People who only see him on Nightly News don't see one tenth of who he is."

That other nine tenths would include the avid NASCAR fan who used to race cars and once owned a share in a stock car team: the adrenaline freak who jumps at the chance to fly in Marine choppers and dodge gunfire; the middleaged rock fan who exchanges music with his teenage son and enjoys a friendship with Bruce Springsteen; the regular guy from the Jersey Shore who still shops at Price Club; and, perhaps most of all, the proud suburban father who cannot possibly spend enough time with wife Jane and their two children-Allison, a junior at Yale, and Douglas, star pitcher for his high-school baseball team. ("I was like the Great Santini to him when he was pitching in Little League," confesses Williams, somewhat implausibly conjuring up images of Robert Duvall's classic movie portraval of a blood-and-guts military dad.)

Recalling his first encounter with the woman who would become his wife. Williams-who has an ear for dialectssays, "I heard her before I met her." He was a local Washington, D.C., reporter in the early 1980s; she was producing a weekend talk show on which he was filling in for the regular host. "I was listening to her cues for next segments on my earpiece," he says, "I met her, and that afternoon I went into the office of a friend who was a sportscaster at the station and told him that I was 'off the market.' It was a little arrogant because I hadn't shared that information with the woman who was going to be my future wife," He pauses, "She was technically my superior. Not that that's ever been discussed again."

If Williams toiled a lifetime to achieve a boyhood dream, he has worked no less diligently to grow a close and successful family. For seven years when his children were still small, he worked nights on cable. "I missed seven years of dinner-time and bedtime. I tried to balance it out. I was at all the daytime school events and often was the only dad (there)." When he couldn't be there, he found other ways to communicate. "I would leave my daughter a long note every night, she would leave me a long note in return every morning." Not long ago, Allison found a big folder full of those messages. She had kept every one of them.

The important thing, says Williams the man who dreamed his whole life of becoming a network news anchor, and then devoted his all to reaching that goal—is to have the right priorities at heart. "You send the message that you are happiest at home, in your backyard, in your favorite chair in the den, You're happiest when surrounded by your family."

Although Williams is heir to a broadcasting lineage that dates back more than 50 years, he seems much more accessible to the audience, as a person, than the austere figures who preceded him. "I view my job as a seat on the Supreme Court," he says, without a trace of sarcasm. "I'm in the Brokaw seat on the Supreme Court. Tom used to view it as being in the Chancellor seat; and before him, Frank McGee; and before him, Frank McGee; and before him, in the same see it as a continuum. And what you'll get by tuning in to us is that anticipatable set of assumptions and rules. You're going to get Nightly News—modernized but pretrumch the way it's been for a long time.

"Walter Cronkite said an evening newscast is best viewed as a kind of headline service and an adjunct to your daily newspaper. I should add quickly for audiences unfamiliar with that term, newspapers are the paper versions of websites that we hold in our hands. They're still available..."

That flash of deprecating wit is the voice of a traditional journalist who eventually won the most coveted job in broadcasting by dint of powerful ambition and very hard work—only to find that in a changing society, the nightly

news broadcast is no longer a universal irtual. The network news divisions have left behind their glorious past and still face an uncertain future, yet nobody believes that they have forfeited their influence. Cable makes much more noise, but the three most popular cable news shows combined reach only a third as large an audience as tunes in to watch Williams every night.

"Do I think what we do is important?"
Williams volunteers. "There's no go way to answer that question and not sound like a pompous stiff. I think it's important because people watch it. And they are our customers. As long as they're watching us, I owe them the best job I can do."

I can do."

"Both There's watching us, I owe them the best job I can do."

Bestselling author Joe Conason is national correspondent for The New York Observer, where he writes a weekly column and daily online blog. He lives in New York City with his wife and children.

Multimedia special: Experience the making of the Brian Williams cover at www.aarpmagazine.org/entertainment.

Where to Buy

Feel-Good Gifts

Page 59 Carrie Bicycle Basket by Design House Stockholm, www.zincdetalls.com.

Page 60 Pilates Total Toning Set by Gaiam, www.gaiam.com; Teaposy Tea for More Teapot, www.target.com; Vha Terra Sari Ribbon Scarf, www.viatera.com; Burt's Bees Naturally Ageless skin-care products, www.burtsbees.com; Solar Flashlight, www.momastore.org.

Page 61 Plantable Greeting Card Set, www.botanicalapaerworks.com; Color Block Bottle Vases by Jeny Kott, www.re-modern.com; Felt Laptop Sleeve, www.zanisa.com; Maru Calculator by Monacca, www.plushpod.com; HoMedics Shratsu Foot Massager, www.bed bathandey.ond.com; TeaSpor Teas, www the-teasport.com; Be Well Red Teas, www republicoftea.com.

Page 62 Korres Guest Kit, www.amazon.com; Eco-Friendly Fireffy Flash Drive, www.green home.com; Bambu Lacquervaer Bowls, www.branchhome.com; Checkmate Bishop Cutting Board, www.totallybamboo.com; Coffee Cuff, www.contexture.ca; Spice Basics, www.tspspices.com.

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AARP 2008 EXCLUSIVE NEWS FOR AARP MEMBERS

SPECIAL REPORT

The Big Squeeze

Boomers struggle to make ends meet

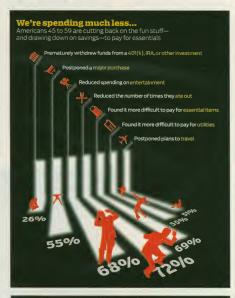
Times are tough. Almost every American—rich, poor, or in the middle—is feeling the pinch. But some groups are feeling the impact of the economic downturn more than others. This according to "The Economic Slowdown's impact on Middle-Aged and Older Americans", a study carried out this year by AARP.

Especially hard hit are Americans 45 to 59. Many of them, the researchers note, are still supporting families and trying to save for retirement. The actions they're taking now to help make ends meet—from cutting back on saving for retirement to making significant lifestyle changes for themselves and their families—will have a permanent effect on their future financial well-beins

With all that's going on in their lives, it's no surprise that younger boomers are concerned about surviving these hard economic times. But they do have one big thing going for them, according to Jeffrey Love, AARP director of research: "They have more time than their older peers to catch up and recoup some of their losses."

39 Per to bit th

Percentage of people 45+ who had to help a child pay bills or expenses in the past 12 months



...and worrying a lot more about retirement Because of losses in the stock market, Americans 45 to 59 are taking a closer look at their investments and putting their retirements on hold

Changed the types of stocks to invest in
Started putting *more* income into retirement accounts

Started putting less income into retirement accounts

Postponed plans to retire

Spouse postponed plans to retire

20% ||||||||||||||

AARP is joining with the Centers for Disease Control and Prevention to urge everyone to get a flu shot. This time of year up to a fifth of the U.S. population gets the flu, and

Keep the Flu Away

about 36,000 Americans, most 65 and older, die from resulting complications. For more information go to www.aarp .org/flu or call 1-888-OUR-

• Encore! Plácido Domingo, one of the world's premier tenors, is featured in the Fall 2008 issue of AARP Segunda Juventud, the only bilingual magazine specifically for readers who are 50-plus. For a free subscription call 1-888-687-2277 or e-mail member@aarp.org.

AARP (1-888-687-2277).

• Vote Smart Check out the 2008 AARP Voters' Guide on page 95 of this magazine. See where the candidates stand on the issues that matter to you and your family.

- Winter Wanderlust AARP members can enjoy discounts at Sandals Resorts and Beaches Resorts: you'll get up to \$125 in resort credits, and 10 percent off purchases made at select shops spasand photo studios. For details call 866-498-3218 or go to www.sandals.com/ aarp or www.beaches.com/aarp.
- Mind Twisters Announcing four new brain-boggling puzzle collections from AARP Books: Great Sudoku to Exercise Your Mind, Silver Screen Crosswords to Keep You Sharp, Exceptional Acrostics to Keep You Sharp, and Par 3 Golf Crosswords to Keep You Sharp, These and other titles published by AARP Books are available at bookstores or by going to www.aarp.org/books.
- State of the AARP Arizona December 6-7, Festival of the Wise (music plus lifestyle conference for 50 and up), Scottsdale, \$35; AARP members, \$26; www.festivalofthewise.com New Mexico November 5-9, Las Cruces International Mariachi Conference: www.lascrucesmariachi.org.

JAARP

Rockin' Contest AARP ends its yearlong 50th-anniversary celebration with a blast; video yourself doing an air guitar performance to one of five selected Foreigner songs and send

it to AARP. You could win a trip to Foreigner's New Year's Eve concert in Honolulu and a Gibson guitar autographed by Mick Jones, Deadline is November 1. For rules and ticket information call 1-888-687-2277 or go to www.aarp.org/foreigner. Also, Legends of Jazz, with Ramsey Lewis, continues its tour: November 7, Miami: November 14, New York City. For tickets call 1-888-687-2277; www.aarp.org/legendsofjazz.

Ethel's Army

Littleton Mitchell lobbies for fair housing for Delaware's African American residents, and Fav Strauss focuses on breast-cancer awareness in Colorado. What do these volunteers have in common? They, along with 51 other deserving individuals, are the recipients of the prestigious 2008 Andrus Award for Community Service.

The award, named in honor of AARP's founder. Dr. Ethel Percy Andrus. has been given annually since 2002 to outstanding volunteers—one from each state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands-in separate ceremonles It honors one of Dr. Andrus's most important ideals: "To serve, not to be served."

Every AARP volunteer deserves an award, savs Devra Cohen, senior manager of Service and Strategy: "The Andrus Award is just one way to show our appreciation." For a full list of the 2008 Andrus Award winners, go to www.aarn.org/makea difference/volunteer/ m



Overseeing the award selections: from left, Devra Cohen, Jen Martin, and Gail Johnson.

What is the leading cause of injury for older people?

A: Falls. That's right. Falls are the leading cause of both fatal and nonfatal injuries. among older folks. And when I say falls. I'm talking about common, everyday types of falls. All it takes is a slip on a patch of ice or a rug, a stumble on the stairs, or a briefloss of balance to cause tremendous pain and even death.

Each year one of every three Americans 65 and older falls-and almost a third require medical treatment-according to a Centers for Disease Control and Prevention (CDC) 2008 analysis of 2005 statistics on falls. And nearly 16,000 older people died from falls, the study found. Former first lady Nancy Reagan, at age 86, fell recently at home, where about half of all falls occur. She was badly shaken and had to be hospitalized. Singer Rod Stewart, 63, slipped on a wet step last year as he prepared to go onstage and had to have ten stitches In his leg.

Broken bones and cuts aren't the only injuries suffered when an older person loses his or her footing, Half of the 16,000 deaths cited above were caused by traumatic brain injury (TBI), which happens when victims hit their head. Sometimes the symptoms of TBI mimic dementia. and because of that, serious complications can result from a misdiagnosis.

Beyond the personal costs, health care expenditures related to these mishaps are truly staggering. If more effort isn't put into prevention, the CDC predicts, the direct medical costs resulting from falls each year in this country will escalate from approximately \$20 billion today to \$54.9 billion by 2020. That's more than

the current annual budget of the federal Department of Homeland Security!

Prevention begins with you. Keep yourself and your environment-workplace. community, and home-safe. Four things you can do right now to reduce your risk: Exercise to maintain your flexibility.

- strength, and balance.
- Make your home and surroundings as safe as possible by installing safety features, such as shower grab bars. Eliminate hazards like throw rugs and electrical cords or wires that can cause you to trip.
- Take your medications as directed so you don't become dizzy or disoriented. If your medicines do make you dizzy, tell your health care provider.
- Have your vision checked to ensure that your eyeglasses prescription is adequate. and that you don't have any other problems that would affect your ability to see.

Preventing falls is just one of AARP's efforts to help individuals maintain independence and quality of life. Learn more by going to www.aarp.org, Enter"prevent falls" into the search line.

- Jennie Chin Hansen, President

Have a question about AARP? Send it to Dear Jennie, AARP, 601 ESt. NW, Washington, DC 20049, or e-mail DearJennie@aarp.org. And check out Jennie's blog at www.shAARPsession.com. PRESIDENT Jennie Chin Hansen PRESIDENT-FLECT W. Lee Hammond BOARD CHAIR Bonnie M. Cramer BOARD VICE-CHAIR F. John Zarlengo SECRETARY/TREASURER Robert Romasco CLASS OF 2010 Yash Aggarwal, Cora L. Christian, Bonnie M. Cramer, Joanne Handy, Richard Johnson, N. Joyce Payne, Thomas "Byron" Thames CLASS OF 2012 Leobardo Estrada. William J. Hall, Mara Mayor, Maeona Mendelson, Robert Romasco, George Rowan, F. John Zarlengo CLASS OF 2014 Gall E. Aldrich, Allen Douma, A. James Forbes Jr., Hubert H. Humphrey III, Jacob Lozada, J. David Nelson, Charles E. Reed

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on to Puzzle on page 104



Your vote matters! Before you vote. find out what the candidates have to sav about the issues that matter, including affordable, quality health care and lifetime financial security. Go to www.aarp.org/elections to view voter guides for each federal race and visit dividedwefail.org for more information.

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Solution to Puzzle on page 104

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Recareering

"Boomers Go to College," a 2007 study conducted by AARP Oregon and the Portland Community College, finds that older individuals are "motivated learners." They have differing attitudes and needs, however, when it comes to higher learning, Because of that, some institutions have created customized programs for older students. In August 2007 Civic Ventures, a San Francisco-based think tank and social-program incubator, teamed with the MetLife Foundation to provide funds to ten community colleges across the country so they could develop programs to help older workers gain the skills needed for careers in education. health care, and social services. These Encore Colleges, as Civic Ventures has dubbed them, offer specialized curriculums and teaching methods designed for boomers and seniors, as well as mentoring programs and career counseling.

Traditional colleges and universities aren't the only game in town, either. You may also want to consider a trade school, where you can learn such diverse pursuits as cooking, court reporting, and website design. In many instances, trade schools provide the desired knowledge and skills in weeks or months rather than years. Tom Standard decided that after 20 years as a chef, often logging 80-hour workweeks, he wanted to go in a completely new direction with his career. His wife, Amy, suggested he try something in computers, "since he spent most of his downtime in front of a monitor." The Arlington, Virginia, resident enrolled in a six-month course at a technology trade school. He's been working "very happily," he says, as a systems analyst "with a more normal life" for the past six years.

If you're interested in resuming your education, check with the institution you plan to attend to see whether it offers special mentoring, tutoring, career-counseling or academic-advisory services for older students. If it doesn't, administrators can probably refer you to a school that does.

Test the Waters

Once you've completed all the steps described here, you should have a pretty good idea of where you want to go. But what if you're still not sure? Here are some ways to gain insight into the career you're considering before actually taking the plunge, They'll also help you get your foot in the door for a position you've decided you want to pursue.

Job Sampling What better way to learn about a job or career than to take it for a test drive? Vocation Vacations (866-888-6329; www.wocation/scations.com), a Fordrand, Oregon, organization, offers an array of opportunities to sample real jobs at real companies and nonprofit organizations. You can pay anywhere from six hundred to a few thousand dollars to try your hand at just about any calling, from wedding coordinator to animal therapist, from trucker to riverboat-tour guide. You spend two or three days doing the actual work.

Internships and Volunteer Positions
A part-time (or full-time, if you can financially swing it) internship or volunteer opportunity is a good way to get an idea of what a job involves. Both also give you an inside track to possibly securing paying work in that field.

Networking Seek out and talk to someone who is actually working in the field you're interested in. Most professionals will be glad to give you some insight into their work. And ask your friends, family, and former colleagues to help you by puttingyou in touch with people they know who share your interests.

Social-Networking Stess More and more people are tapping into websites such as LinkedIm—an online network of professionals from around the world representing ISO industries—to build professional networks. These sites allow you to share information with people who have your same interests, other services, such



This story is adapted from the AARP Crash Course in Finding the Work You Love: The Essential Guide to Reinventing Your Life by Samuel Greengard (AARP Books/Sterling, October 2008). For more information, including how to order it, visit www.aarp.org/books.

as ZoomInfo.com, let you create or edit an online profile and search for job leads. Recruiters often use these sites to spot promising job candidates.

The Payoff

No one can predict where a career journey will lead you or how it might change your life. Especially for those in midlife and beyond, changing careers can transform an existence. Actively sought out or not, a professional upheaval can reshape your world in myriad ways, taking you on a roller coaster ride of self-discovery. But amid the chaos, one thing becomes clear: pursuing your professional dreams can create an impact with outward ripples that are both positive and profound for you and everyone around you. And pursuing a career change just might deliver you to a place where reality finally dovetails with those dreams.

Mercedes Pellet is now living her fantasy. "Wonderful things have happened as a result of my career change," she says. "By making a difference in the lives of animals, I feel as though I have accomplished something significant." III

After early careers as a nestaurant manager and a telecom-industry executive, Samuel Greengard reinvented himself as a freedance writer specializing in career and workplace issues. He has contributed to many print and online publications, including the Los Angeles Times, the Chicago Tribune, MSNBC.com, and Wirth

*

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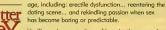
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ILLNESS IS AN UNAVOIDABLE PART Of life, but your body wants to heal. And you can help it do that, despite the obstacles. I learned a lot about what it takes to heal from my own recovery journey. Hearned to be patient. I learned to measure progress in weeks or months rather than days. And most of all, I learned to have faith in my body's ability to recover.

I also witnessed this quality in my patient Liz Frem, Having suffered a devastating stroke at 57. Liz came to see me for a consultation. She didn't believe what her doctors seemed to believe: that her weakness, balance problems, and headaches were with her for good. Though it had been more than a year since her stroke-usually considered the time limit for neurologic recovery-Liz was determined to get her life back. And that she has. With a program that includes an exercise routine involving weightlifting, golf, and Wii Fit games, Liz has improved every year. She's now a vibrant 61 and volunteers as a golf referee.

Serious illness and injury can force people to accept a "new normal." But many people experience more pain, fatigue, and disability than they have normal too. In short, they accept a "new normal" too soon. If you've been ill or injured or you are living with a chronic medical condition, aim for maximum healing—and don't stop until you achieve it.

Julie K. Silver, M.D., assistant professor at Harvard Medical School, has written several books on health. This essay is adapted from Super Healing (Rodale, 2007).

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Candace Bushnell

Celebrated author is still sexy in the city By LESLIE QUANDER WOOLDRIDGE



. FOR THE CREATOR of Sex and the City, art imitates life. One-time queen of the social scene, Candace Bushnell penned the Sex and the City column for The New York Observer. Then came her bestselling book, a certain HBO series-she's the real Carrie Bradshaw-and the smash movie, revealing that the audience for summer blockbusters goes beyond teen boys. Bushnell's exploits crept into her work (including ties to her own "Mr. Big"), and at times her life even imitated art. For instance, after her alter ego's Manolos were swiped in a TV episode, ten pairs of Bushnell's beloved shoes were stolen, too. Weird, right? Anyhow, now Bushnell seems ready to move beyond her early work. Sure, her new novel, One Fifth Avenue, focuses on Manhattanites-but they're social climbers from 22 to 80-something. Plus, she's producing a TV series and bringing sexy chatter (what else?) to satellite radio. Encouraging women with Sex and the City-speak, Bushnell has said. "You have to become your own Mr. Big." And, at 50, this multitasker is living pretty large.







Age 50 Nothing like her spendthrift Will & Grace character, she calls yoga her "one luxury."

27

20





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Ted Turner Age 70

Prince

Charles

Age 60

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Martin that

runs on wine

drives an Aston

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Noam Chomsky Age 80 A writer's writer: one of the world's most-cited living authors.





Bebe Neuwirth Age 50 The actress is sweet on sugar: "I really abuse



Samuel L. Jackson Age 60 Golf-loving star insists that movie contracts give him time to hit the links.

20 27 20 the substance unapologetically."

23

Prince enjoyed
delicious Quaker
Outmeal every day for
30 days and his
cholesterol went down.
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That's his proof.
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